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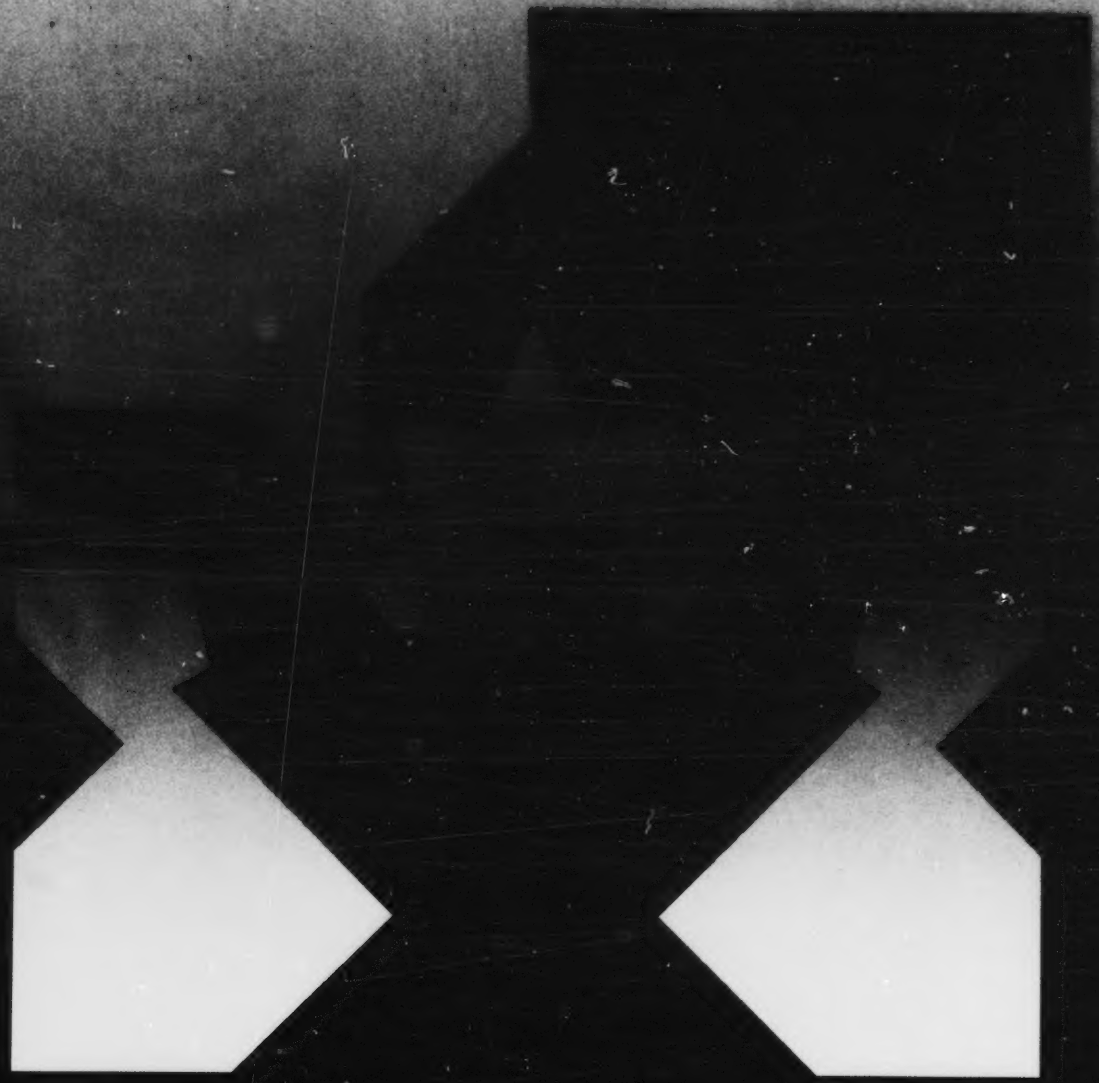

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CO-OPERATIVE HOUSING AS A
NEW LIFE STYLE OPTION
FOR SENIORS

CO-OPERATIVE HOUSING AS A NEW LIFE STYLE OPTION FOR SENIORS

Prepared for

the Research Division

Policy, Research and Programs Sector

Canada Mortgage and Housing Corporation

CMHC Project Manager: Luis Rodriguez

by Barbara Sanford
SANFORD ASSOCIATES
1989

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ABSTRACT

This study provides the first preliminary evaluation of senior's housing co-operatives in Canada. It examines three co-ops located in different parts of Metropolitan Toronto. Two are high-rise buildings designed and constructed specifically as seniors' co-ops, while the third is a cluster of low-rise buildings which were converted into a seniors' co-op following the threat of eviction and demolition by its former owner.

The report focuses on how well the co-ops are meeting the needs of their elderly members. It examines the physical design and location of the buildings, as well as their access to needed shops, services and transit. It looks at the demographic characteristics of co-op members, the distribution of ages and sexes, as well as their socio-economic and ethnic backgrounds. It describes the self-management structure of co-op housing boards and committees, reporting not only the rates of participation on these various committees, but members' feelings about their participation, and the potential impact of their continued aging.

The report also examines social life within seniors' co-ops, from organized social activities and events to general feelings of attachment and informal visiting patterns inside and outside the co-op. It details the former living arrangements of co-op members, as well, and contrasts this with life within the seniors' co-ops, where the vast majority report feeling satisfied or very satisfied with almost every aspect of their co-operative housing environment.

The report concludes with a series of comments and suggestions made by the seniors' co-op members themselves. Most of these emphasize the need for more co-operative housing for all ages, but especially for older Canadians.

EXECUTIVE SUMMARY

Canada is facing an unprecedented aging of its population. Consequently, the need to explore and expand the range of housing options available to meet the diverse needs and preferences of older Canadians has never been more important than it is today.

Seniors' housing co-operatives, developed under Section 56.1 of the National Housing Act, are one such option. This federal non-profit housing program assists community groups to develop non-profit housing co-operatives that are non-equity forms of collective housing ownership. This type of housing allows residents to participate in the management of their own housing environment, and provides greater security of tenure than private-market rental housing.

The federal program also requires that a minimum of fifteen percent of the unics in a co-op be subsidized and targeted for low-income residents. Federal-provincial cost-sharing rent supplement programs in Ontario have increased the proportion to as many as half the units in some co-ops, including the three included in this study.

Seniors' co-ops differ from other housing co-ops in terms of their membership and design. Age-related membership requirements and designs are geared to make dwelling units and common spaces feel safe and accessible to older people. Seniors' co-ops are a unique housing option because they combine these age-related membership and design characteristics with the self-management, tenure security, and income mix of the co-operative housing program.

The Study

This study was a preliminary evaluation of how well this relatively new housing option was meeting the needs of its members. To assess this, we conducted 135 personal interviews with just under half of the seniors' households in three Metropolitan Toronto seniors' co-operatives. These were :

1) the Stanley Knowles Housing Co-operative, Inc.;

2) the Beech Hall Housing Co-operative, Inc.; and

3) the Parkview House Co-operative, Inc.

The results of this study should be of particular interest to housing policy makers, to housing managers and administrators in the social housing sector, and to older Canadians who want to make an informed decision about their own housing options.

Methodology

Interviews with co-op members focussed on their demographic and life style characteristics, their participation in the management and social life of the co-op, as well as their satisfaction with the co-op's physical and social environment. Interviews were conducted face-to-face, and though most were conducted in English, many in the Parkview House Co-op were conducted in Yiddish and then translated into English.

Personal observations of behaviour in common and semi-public spaces were also undertaken to substantiate residents' statements about formal and informal social activities within the co-op. Observations outside the co-op focussed on residents' access to shops, services and transit in the surrounding neighbourhood.

Other background data on the co-op's development history, the availability of community support services, committee structures and responsibilities within the co-op were collected from interviews with co-op staff and "contacts," who were co-op members, or from co-op information kits, newsletters, and other published materials.

MAJOR FINDINGS

Chapter One: Housing Form and Location

The three co-ops differ significantly in terms of their housing forms, locations and access to shops, services and transit:

> **The Stanley Knowles Co-op**: The Stanley Knowles Co-op occupies the fourth through sixteenth floors of a multi-use complex including a restaurant, offices, and a large public library. The co-op is ideally placed about one block from the subway and major shopping area at Yonge Street and Eglinton Avenue in the City of Toronto.
>
> **The Beech Hall Co-op**: Beech Hall is a cluster of sixteen two-storey walk-up apartments located at the foot of Black Creek Drive in the City of York. The co-op is easily accessible by public transit or car, but the neighbourhood is almost singularly residential with few shops or services in walking distance.
>
> **The Parkview House Co-op**: Parkview House is an eight-storey building located on Bathurst Street, a major thoroughfare in

a predominately Jewish neighbourhood in North York. While the north-bound transit stop is at the curb, the south-bound stop is across four lanes of traffic, and the nearest shopping centre is at least a ten-minute walk away.

Chapter Two: Demographic Characteristics

The three seniors' co-ops also differed significantly in terms of their members' demographic characteristics. Only the age and sex distributions at the co-ops were similar:

Age: The Stanley Knowles Co-op houses a mix of ages; two-thirds of the households contain members age 65 or over, and one-third contain younger households. At the Beech Hall and Parkview House Co-ops, all households contain seniors age 55 or over. Despite these variations in membership criteria, approximately one third of the members at all three co-ops are under age 65.

Sex: Women outnumber men about two to one at all three of the co-ops we studied.

Household Type: Seventy-five percent of the apartments are occupied by single-person households. This ranges from a high of 89% at the Beech Hall Co-op, where all apartments are either bachelor or one-bedroom units, to a low of 56% at Parkview House.

Ethnicity: Fifty-three percent of our respondents were born in Canada. This ranges from a high of 85% Canadian-born at the Stanley Knowles Co-op, to a low of fifteen percent Canadian-born at Parkview House, where one-third have arrived in Canada within the last decade. Foreign-born at Parkview House came predominately from Eastern Europe (66%), while those at Beech Hall come primarily from Western Europe (23%).

Occupation: Eighty-five percent of respondents at the three co-ops are retired, though this is substantially lower at Beech Hall, where many still work. Those at the Stanley Knowles and Parkview House Co-ops are primarily former clerical workers and professionals, while those at Beech Hall are more likely to be formerly skilled or unskilled workers.

Education: Educational levels at the three co-ops reflect the occupational backgrounds described above. Those at the Stanley Knowles and Parkview House Co-ops are more likely to have finished high school, and more likely to have attended college than those living at Beech Hall.

Income: Thirty-seven percent of the participating households had total incomes of less than $10,000 in 1987, and another

24% had incomes between $10,000 and $15,000. These proportions were even greater at the Beech Hall and Parkview House Co-ops, and substantially smaller at the Stanley Knowles Co-op, where 73% had incomes over $15,000.

Chapter Three: Co-operative Management and Participation

The co-operative management structure requires co-op members to participate in general meetings, serve on co-op boards and committees, or informally volunteer time and energy for a variety of co-op related tasks.

The Board of Directors: The co-op members elect their own board of directors from among their membership. The board is responsible for the day-to-day management of the co-op, and is assisted by hired staff, committee members and volunteers.

Staff: Each of the co-ops hires a combination of office and maintenance staff. Coordinators or office managers are common to all co-ops, while Beech Hall also has a part-time administrative assistant, and most co-ops hire bookkeepers part-time as needed. All three co-ops have a full-time building superintendent or maintenance person. At the Stanley Knowles and Parkview House Co-ops, the superintendent occupies one of the apartments in the building, but is not a member of the co-op. Other occasional staff are hired as needed for roofing, elevator repairs, snow removal, and other major tasks.

Committees: Committees are a key feature of the co-op's management structure and social life. Most committee names are indicative of the kinds of work they do. The most common committees are social or recreation, maintenance, newsletter, membership, and arts and crafts. The Stanley Knowles Co-op also has a social services committee which coordinates visits from a public health nurse and assigns volunteers to help other temporarily house-bound co-op members.

Volunteer tasks: The range of tasks which co-op members volunteer to perform include typing and taking messages in the office, serving coffee or cooking for social events, knitting for a fundraiser, planting or weeding flowerbeds, running errands or doing housework for a sick or injured neighbour, calling out bingo numbers, painting or doing minor repairs, rolling coins from the laundry machines, writing for the newsletter, and so forth.

Rate of Participation: While about 68% of those we interviewed had served on the board, or on one or more of the co-op's committees, this rate of participation varied significantly from a low of 54% at Beech Hall to a high of

94% at the Stanley Knowles Co-op, where a membership involvement committee exists.

Satisfaction with Management: Seventy-eight percent said they were satisfied or very satisfied with this structure. Most said that they liked the fact that the co-op is "well run" and "democratic," though a small minority complained of cliquishness or an inequitable distribution of power among co-op members or staff.

Aging: While some in the co-operative housing movement have expressed concern about the ability of seniors' co-ops to manage with an increasingly aging membership, most of our respondents did not think this would be a problem. Sixty-two percent felt confident that new and younger members would provide a continual source of renewed energy or that the nature of co-operative management itself allowed tasks to be shared in a manageable way regardless of age.

Chapter Four: Social Life and Free-Time Activities

All three seniors' co-ops provide an array of organized social activities, as well as opportunities for more informal socializing. However, members at each of the co-ops tended to have different leisure-time preferences and these were reflected in the different patterns of social life at each.

Social Activities: Seventy percent reported having participated in at least one organized social activity during the past year. Dances, dinners and social gatherings are the most popular at all three co-ops, followed by card and bingo games at the Beech Hall and Parkview House Co-ops, and by active recreation at the Stanley Knowles Co-op.

Religious/Other Volunteer Activities: Forty-two percent reported having participated in some type of religious, political or other type of volunteer activity unrelated to the co-op during the past year. At the Stanley Knowles Co-op, 24% are members of special interest groups representing retired workers, women, and anti-war veterans. Religious activities are most common at Beech Hall and Parkview House, where eighteen percent attend church and 39% attend temple, respectively.

Visiting Within the Co-op: Informal social activities are common in all three co-ops, though most visiting with friends occurs at the Beech Hall Co-op, where the proportion of single person households is greatest.

Visiting With Friends and Family Outside the Co-op: Seventy-one percent of the respondents say they visit with friends or family outside the co-op at least once a week. This ranges from a high of 88% at Parkview House, where most have friends or relatives living in the neighbourhood, to a low of 63% at Beech Hall, where many have friends and family living outside Metropolitan Toronto.

Chapter Five: Housing and Community Services

Housing affordability and the opportunity to participate in social life are the two most common themes which differentiate co-operative housing from respondents' former housing situations.

Former Housing Type and Location: Ninety percent of our respondents lived in Metropolitan Toronto before moving into their co-op, and 24% of those at the Stanley Knowles and Parkview House Co-ops stayed in the same neighbourhood. While most formerly lived in high-rise rental apartments, thirty percent at the Stanley Knowles Co-op are former homeowners, and 41% at Beech Hall formerly lived in houses either owned, rented or shared with relatives.

Former Housing Features Liked Most: The two attributes respondents liked most about their former housing were related to location and design. Locations were liked if they were close to transportation and services. Design features that were liked most were the size of former dwellings, direct access to grade in the case of houses, central air conditioning, and swimming pools.

Reasons for Moving Out of Former Housing: Thirty-three percent cited high cost as a primary reason for leaving their former housing. Twenty-six percent cited maintenance problems, and 22% cited loss or loneliness as their reason for moving out. Maintenance problems include both poor maintenance by rental housing managers and difficulties with maintenance among homeowners. Loss and loneliness include the loss of family or friends, whether through death, divorce, or increasing physical distance.

Reasons for Moving Into the Co-op: The "affordability" of co-operative housing was the most common reason given for moving into the Beech Hall and Parkview House Co-ops, while the "idea" of co-operative housing management and the location of the co-op were the most common reasons given by respondents at the Stanley Knowles Co-op.

Satisfaction with the Co-op: Roughly 90% of the members in all three co-ops said that they were satisfied or very satisfied with almost every aspect of their co-op we asked about, from living in general to the design and layout of their individual apartment and building.

Co-op Features Liked Most: The features liked most varied somewhat from one co-op to the next. Respondents at the Stanley Knowles Co-op liked the social life and the co-op's location near the subway and shops most. Those at Beech Hall liked their co-op's low-rise design and affordability most. And those at Parkview House liked the social life and affordability of their co-op most.

Community Services: At the Stanley Knowles Co-op a public health nurse makes weekly visits to consult with members who have made appointments, and at Beech Hall a shuttle bus takes members to and from a local grocery store chain. Apart from these, however, formal community services, such as meals-on-wheels, temporary nursing care, house calls by physicians, and homemaking assistance, are normally arranged for by the individual requiring the service.

Informal Social Supports: More informal assistance at the Stanley Knowles Co-op is provided by the social services committee, which helps organize co-op members to cook, clean and run errands for others who need temporary assistance. Informal assistance is also common at Beech Hall and Parkview House, where co-op members appear to do a great deal of informal caretaking of those temporarily indisposed.

Chapter Six: Conclusion

Despite the differences in the location, design, and demographic characteristics of the Toronto seniors' housing co-ops, residents were overwhelmingly satisfied at all three. Ninety-seven percent said that co-ops are a good idea for seniors and 96% said they would recommend their co-op to other seniors.

At the **Stanley Knowles Co-op**, residents were most enthusiastic about the location near shops and the subway, about the co-operative housing management structure, and the mix of ages. Typical comments included:

> "I like the subsidy aspect for people in co-ops who need it. I like the mix of ages because we need younger members who are in contact with the working world."

> "People who move in should be people who will be active members. Co-ops are not just for economic reasons, but because people want to participate in the co-op life style."

At **Beech Hall**, residents were most pleased with the co-op's low-rise design and park-like setting, its affordability, and its mix of privacy and social activity. Typical comments from respondents at Beech Hall included:

> "I like two storeys because it's similar to little houses with gardens. I like the feeling of security and the fact that there are no elevators."

> "It's a better housing type than regular apartments because it's easier to make friends, get involved, and keep your mind working by participating in the management of the co-op."

At Parkview House, residents were most appreciative of the co-op's social activities, its affordability and its proximity to family and friends in the Jewish community. Typical comments included:

> "It's a very good idea getting elderly people together in a co-op. The people are closer to each other--more like a family."

> "Russia should learn about co-ops. It's good here for everyone, but even better for older people." (Russian immigrant)

At the end of the interview, co-op members were asked if they had additional comments that they would like to make either about seniors' co-ops in general or their co-op in particular. By far the most common of these concluding remarks was typified by the statement, "Build more!"

Seniors' housing co-operatives are highly recommended by those that live there. While we tend to conceive of co-ops as one type of housing option for older Canadians, this study has made clear that co-ops can, and do, provide remarkably different social and physical environments to suit different preferences and life styles. Given the differences found in the characteristics of these three Toronto co-ops, we conclude that seniors' co-ops are suitable for a wide variety of life styles, and best suited for older Canadians who, quite simply, want to participate in a co-operative life with others.

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The three members of the participating seniors' co-ops who acted as our "contact persons" during the study, also deserve special thanks. Elsie Ticoll, Roger Allaire and Eva Winick helped us become familiar with their respective co-ops, providing us with co-op newsletters, with site plans and floor plans, and by discussing their co-ops' management structure and related issues with us frankly and openly. Each also provided useful comments and corrections to an earlier draft of this report.

I also owe thanks to my Canada Mortgage and Housing Corporation project officer, Luis Rodriguez. His comments on the questionnaire and on an earlier draft of this report, helped me to clarify both the issues I have addressed and the way in which I have presented them here.

And last but not least, I thank all of the members of the Stanley Knowles, Beech Hall and Parkview House Co-ops, who participated in this study. By sharing their views and their lives with us, however briefly, they have helped create a rich and varied picture of life in Toronto's seniors' housing co-ops.

INTRODUCTION

INTRODUCTION

Canada, like other Western nations, is facing an unprecedented aging of its population. It is estimated that by the year 2030, almost one quarter of all Canadians will be sixty-five years of age or older. Consequently, the need to explore and expand the range of housing options available to meet the diverse needs and preferences of this aging population has never been more important.

Seniors' housing co-operatives are one such option. Under Section 56.1 of the National Housing Act, the federal Non-Profit Housing Program assists community groups in the development of non-profit housing co-operatives which are non-equity forms of collective housing ownership.(1) This type of housing allows residents more opportunity for involvement in the management of their own housing environment, while at the same time providing greater security of tenure than that provided in privately-owned rental housing because members of the co-op collectively own and manage the housing themselves.

In addition, the federal program requires that a minimum of fifteen percent of the units in a co-op be subsidized and targeted for low-income residents, who pay no more than thirty percent of their income on shelter. Through federal-provincial cost-sharing rent supplement programs, some co-ops in Ontario have increased the proportion of subsidized units to as many as half. The resulting mix of income groups avoids the stigma

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1 The federal government, through the Canada Mortgage and Housing Corporation (CMHC), provides development-cost start up funds and mortgage insurance for eligible non-profit groups. If their housing project goes ahead, the group is eligible for a subsidy that covers the difference between monthly amortization costs at market rates and an interest rate of 2%. Occupancy charges are set at the low end of the rental market for the first year, and by co-op members themselves in subsequent years.

associated with public housing, while adding to the affordable housing stock.

Seniors' housing co-ops differ from other housing co-ops in terms of their membership and design. While all co-ops select their members through a committee interview process, seniors' co-ops have specific age-related requirements. Similarly, while all federally-funded housing co-ops are creatively designed to provide as many community-oriented features as possible within the parameters defined by Maximum Unit Prices (MUPs), seniors' co-ops have provided a series of design features aimed at making both individual units and common spaces physically accessible and safe for aging residents.(2)

While there are a number of other types of specialized housing for active, independent, and low-to-moderate income older Canadians, (eg. public, municipal non-profit and equity co-op programs) seniors' co-ops are the only type to provide this specific combination of self-management, tenure security, age-specific design and income mix.

This study is a preliminary evaluation of how well seniors' housing co-ops are meeting the needs of their members. In order to assess this relatively new housing option for older Canadians, 135 personal interviews with residents of three seniors' co-ops in Metropolitan Toronto were undertaken.

The three co-ops participating in the study were:

1) Stanley Knowles Housing Co-operative, Inc.;
2) Beech Hall Housing Co-operative, Inc.; and
3) Parkview House Co-operative, Inc.

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2 MUPs are based on land and construction costs for specific housing forms and sizes. These are set according to local market conditions and are increased if projects incorporate special energy-efficient or disabled-access design features.

Table 1: Number and Proportion of Respondents in Each Co-op

Co-op	Number of Housing Units	Number of Respondents	Response Rate	% of Total
Stanley Knowles	69(3)	33	47.8	24.4
Beech Hall	127	61	48.0	45.2
Parkview House	89	41	46.1	30.4
Total	285	135	47.4	100.0

As Table 1 shows, almost half of the seniors' households in each of the three co-ops participated in the interviews. These interviews focused on co-op members' demographic and life style characteristics, their level of participation in the management and social life of the co-op, as well as their satisfaction with the co-op's physical and social environment.

The results of these interviews and our observations form the bulk of this report. Chapter One describes the physical characteristics of each of the three co-ops in turn. Chapter Two compares the demographic characteristics of residents at the three co-ops. Chapter Three examines the co-operative housing management structure and compares rates of participation among residents. Chapter Four describes the different social activities and life styles at the different co-ops. Chapter Five compares respondents' satisfaction with current and former housing environments. And Chapter Six concludes with co-op members' own recommendations and comments about seniors' housing co-operatives.

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3 Stanley Knowles Housing Co-operative contains a total of 103 housing units, of which 69 are reserved for households containing members sixty-five years old or older, and 34 are for younger households. Only the 69 units containing seniors were included in this study.

CHAPTER ONE

DESCRIPTION OF THREE TORONTO SENIORS' CO-OPS

CHAPTER ONE: DESCRIPTION OF THREE TORONTO SENIORS' CO-OPS

The physical attributes of the three seniors' housing co-ops included in this study vary significantly in terms of their origins, location, site design, apartment types, and housing charges. These attributes are briefly detailed for each of the co-ops in turn, highlighting both their similarities and their differences.

THE STANLEY KNOWLES HOUSING CO-OPERATIVE, INC.

The Stanley Knowles Housing Co-operative is part of a fifteen-storey multi-use complex, including offices, a restaurant and the Northern District Toronto Public Library. The co-op, which occupies the top twelve floors of the complex, contains 103 apartments, 69 for households containing seniors (aged 65 or over) and 33 for younger households.

Development History

The Canadian Council of Retirees (CCR), which sponsored the development of the Stanley Knowles Housing Co-operative, is a national organization representing retired trade unionists. In 1979, the housing committee of the Ontario section of the CCR began working with the Labour Council Development Foundation in Toronto to develop a seniors' co-op. When an ideal site above the Northern District Toronto Public Library became available, a participatory design process involving local seniors was begun to increase community support for the required re-zoning and to ensure the responsiveness of the design.(4) The first co-op members moved into the completed building in February 1984.

---

4 Barry Pinsky *et al*, "Stanley Knowles Co-operative: Developing a Framework for the Participation of Seniors in the Design of their own Non-profit Housing Co-operative," Ottawa: Canada Mortgage and Housing Corporation, March 1983.

STANLEY KNOWLES HOUSING CO-OPERATIVE

Figure 1: View from the street

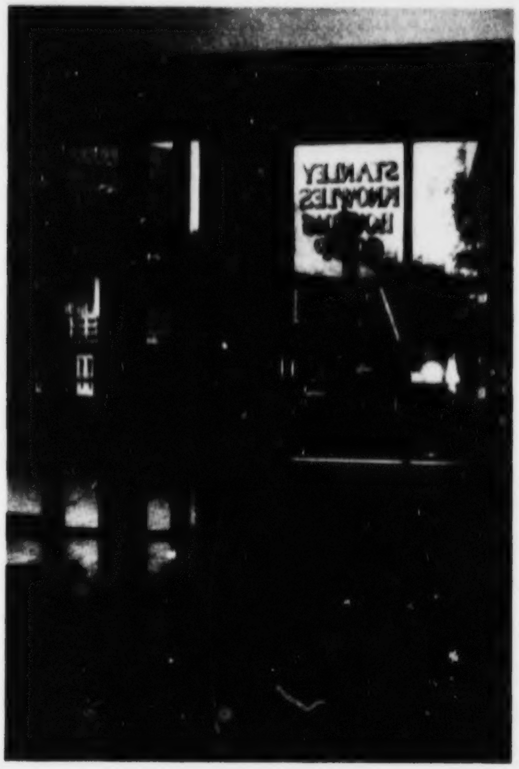


Figure 2: The lobby

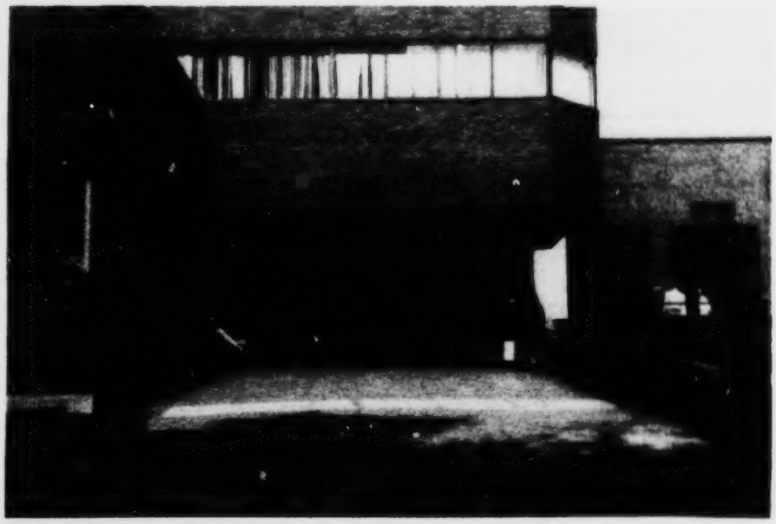


Figure 3: Entrances to the library and the co-op
(the co-op is on the right)

Figure 4: The fourth floor lounge

Figure 5: The laundry room

Figure 6: Residents enjoying the sun deck

STANLEY KNOWLES HOUSING CO-OPERATIVE

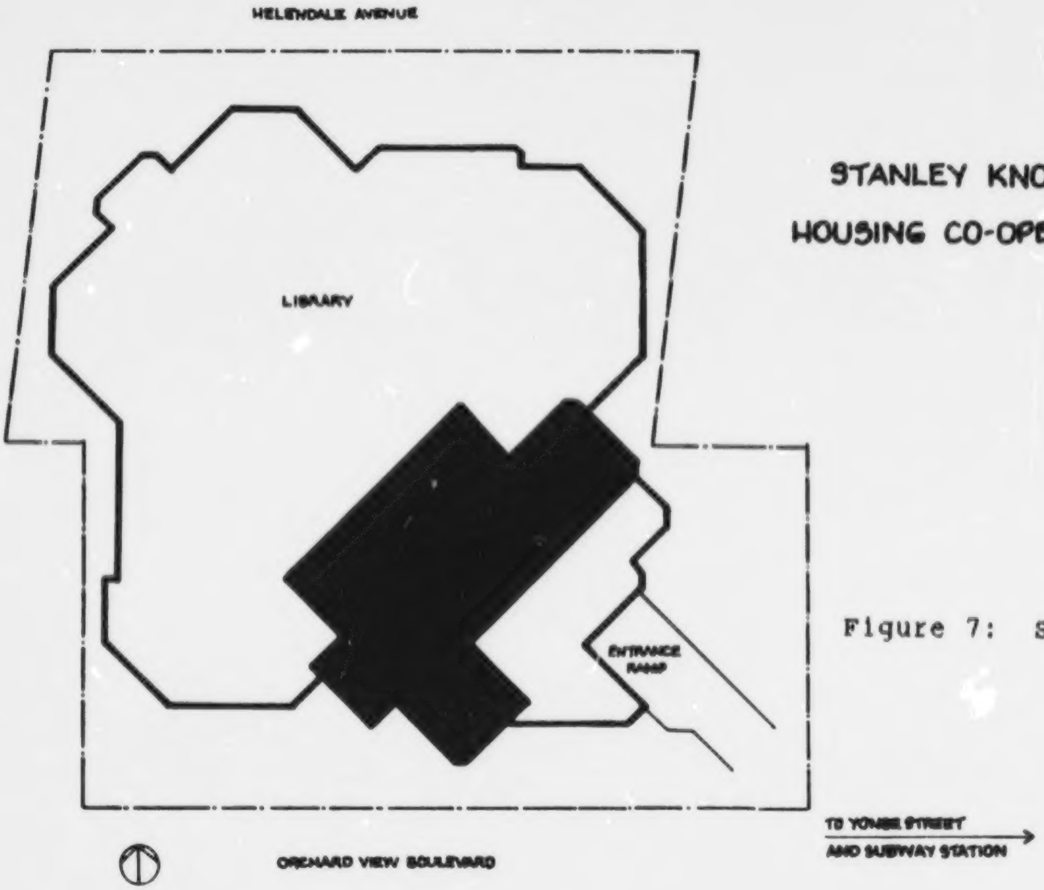

HELENDALE AVENUE
LIBRARY
ENTRANCE RAMP
ORCHARD VIEW BOULEVARD
TO YONGE STREET AND SUBWAY STATION

Figure 7: Site Plan

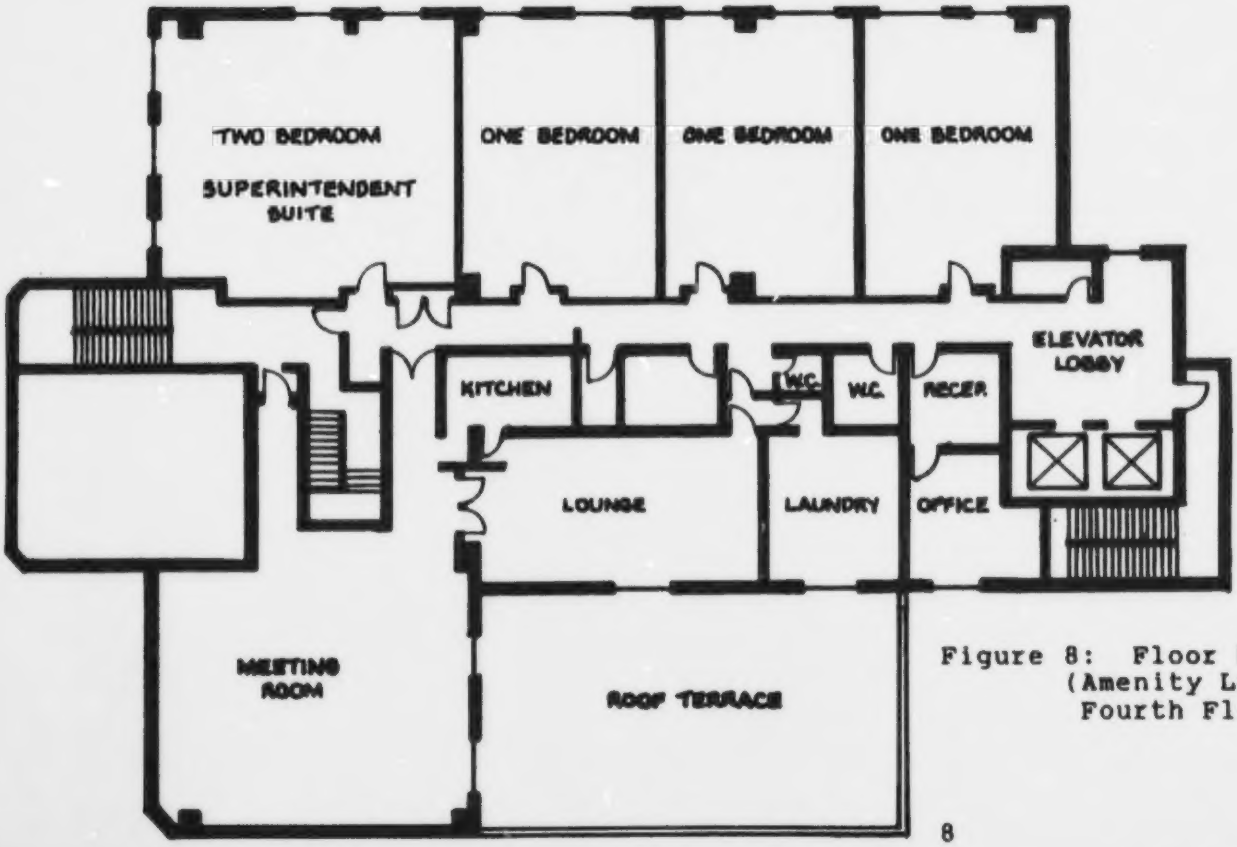
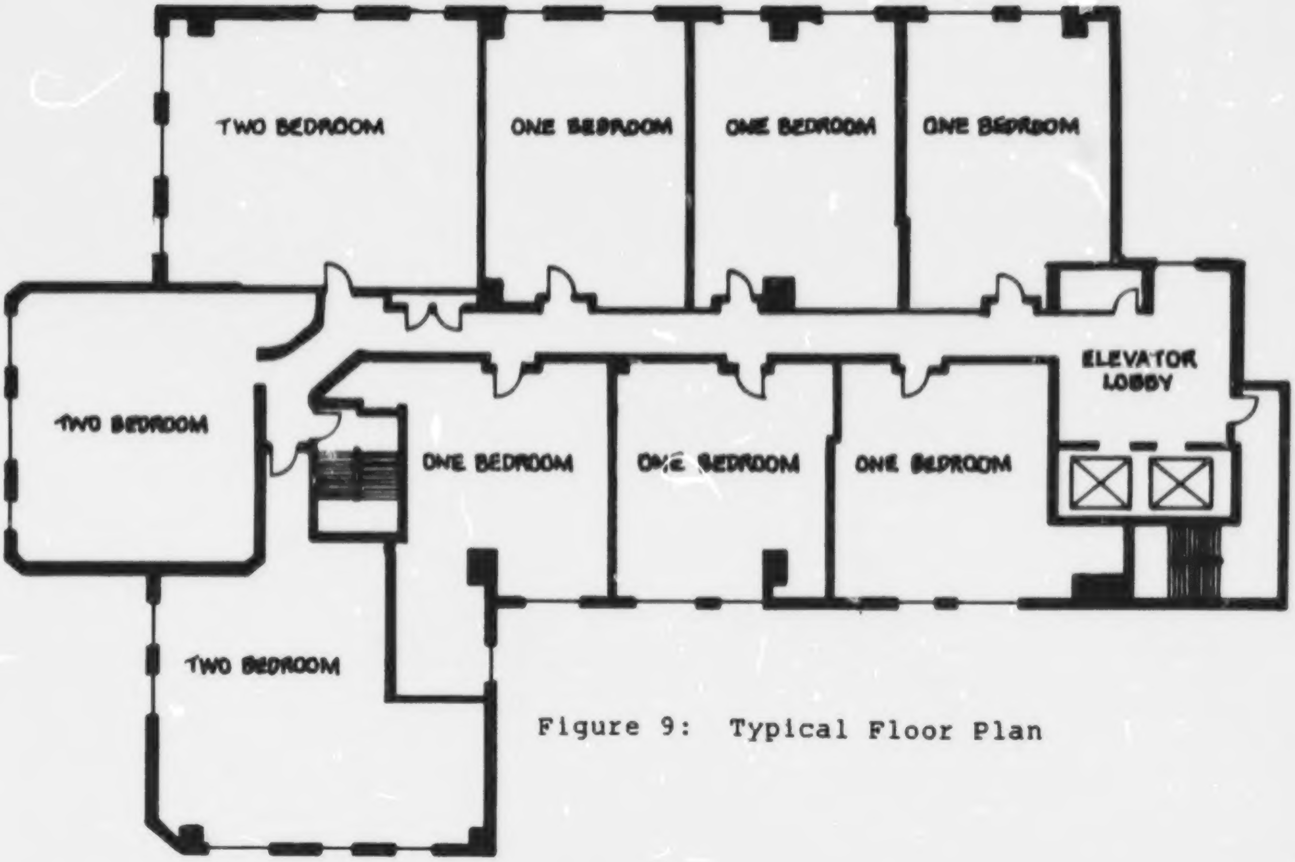

TWO BEDROOM
SUPERINTENDENT SUITE
ONE BEDROOM
ONE BEDROOM
ONE BEDROOM
ELEVATOR LOBBY
KITCHEN
W.C.
W.C.
RECEP.
LOUNGE
LAUNDRY
OFFICE
MEETING ROOM
ROOF TERRACE

Figure 8: Floor Plan (Amenity Level Fourth Floor)

STANLEY KNOWLES HOUSING CO-OPERATIVE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ONE BEDROOM
TWO BEDROOM
ELEVATOR LOBBY
ONE BEDROOM
ONE BEDROOM
ONE BEDROOM
TWO BEDROOM

Figure 9: Typical Floor Plan

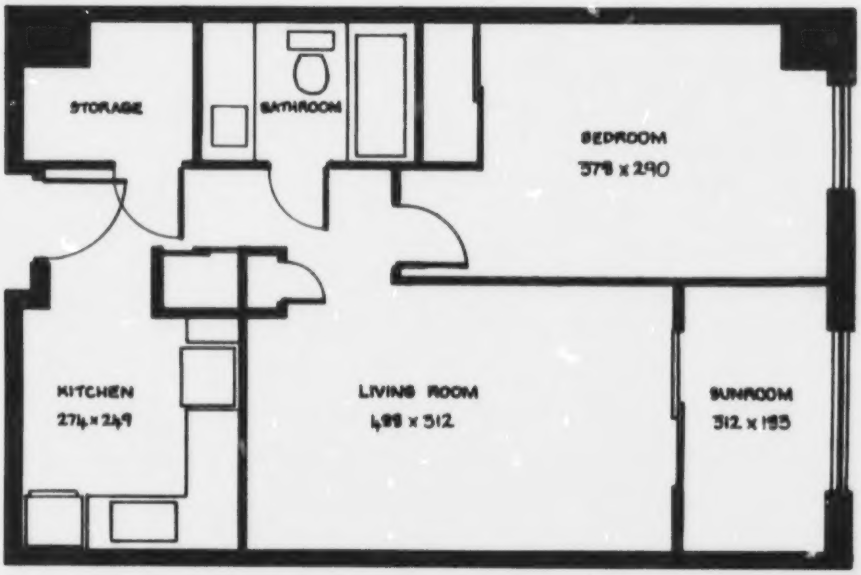
STORAGE
BATHROOM
BEDROOM
379 x 290
KITCHEN
274 x 249
LIVING ROOM
488 x 512
SUNROOM
312 x 155

Figure 10: Typical One-Bedroom Apartment

Location

The location of the Stanley Knowles Housing Co-op is possibly one of its most ideal features. Located in the Yonge-Eglinton neighbourhood of Toronto, the co-op is only a block from the Yonge Street subway and one of the City's major shopping areas. Co-op members have direct access to the library from within their own building, and a wide range of other community facilities are close at hand.

Site Design

The co-op sits on top of the library building, which occupies the first three floors of the complex. The offices and restaurant are tucked below grade, and entered via outdoor stairs. The entrance to the co-op, which is clearly separated from that of the library, is on the ground floor, up a rather long and unevenly sloping ramp. The entrance area contains an intercom-controlled lobby, a small taxi-waiting area, mailboxes and elevators to the co-op itself, which occupies floors four through sixteen (there is no thirteenth floor).

The fourth floor is the co-op's "amenity level." It contains the co-op office and reception area, a comfortably furnished lounge, a spacious meeting room, a laundry room that is soon-to-be wheelchair accessible, a furnished and landscaped deck, and three one-bedroom apartments. Co-op members also have access to the library's much larger deck on the third floor.

Apartment Types

Seventy-three of the co-op's 103 apartments are one-bedroom units and thirty are two-bedroom units. Ten apartments are specially designed to be wheelchair accessible, five of these are one-bedroom and five are two-bedroom units. These specialized units are located on floors four through nine. One apartment on the fourth floor is occupied by the building superintendent. Only residents of the 69 apartments containing co-op members aged 65 or over were contacted for inclusion in this study.

Housing Charges

Roughly half of the seniors' co-op units are financially subsidized so that low-income households pay no more than thirty percent of their income on shelter. Housing charges for other co-op members vary according to the size of their apartment. Between 1984 and 1988 a small one-bedroom cost $440 per month, while a large one-bedroom was $505. A small two-bedroom cost $565 per month, while a large two-bedroom was $625. In 1989, housing charges were raised by 3.5%, the first increase since the co-op began. Parking is an additional $50 per month and charges for "hydro" (electricity) vary according to household use.

THE BEECH HALL HOUSING CO-OPERATIVE

The Beech Hall Housing Co-op is a cluster of sixteen two-storey walk-up apartment buildings in a park-like setting at the foot of Black Creek Drive in the City of York. The co-op has 127 apartments for households containing seniors (aged 55 or over).

Development History

The Beech Hall Housing Co-operative was the first seniors' housing co-op in Canada. In 1978, these buildings were owned by the Borough of York. When health and safety violations required the buildings to be upgraded, the Borough wanted to move out the existing tenants, most of whom were elderly, and sell the site to a developer. After receiving eviction notices, the tenants organized and met with representatives of the Co-operative Housing Federation of Toronto (CHFT) to explore the possibility of saving their apartments. In 1979, the group was incorporated as the Beech Hall Housing Co-operative and renovations began

Figure 11: View from the street

Figure 12: Wheel-chair access

Figure 13: Central stairways in a building containing bachelor apartments

Figure 14: The recreation hall

Figure 15: The patio

Figure 16: Inside the recreation hall

BEECH HALL HOUSING CO-OPERATIVE

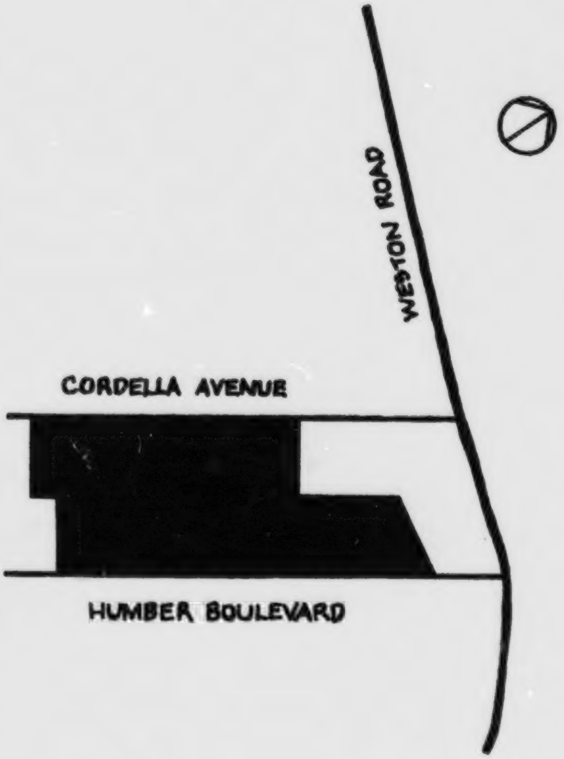
WESTON ROAD
CORDELLA AVENUE
HUMBER BOULEVARD

Figure 17: Site Location

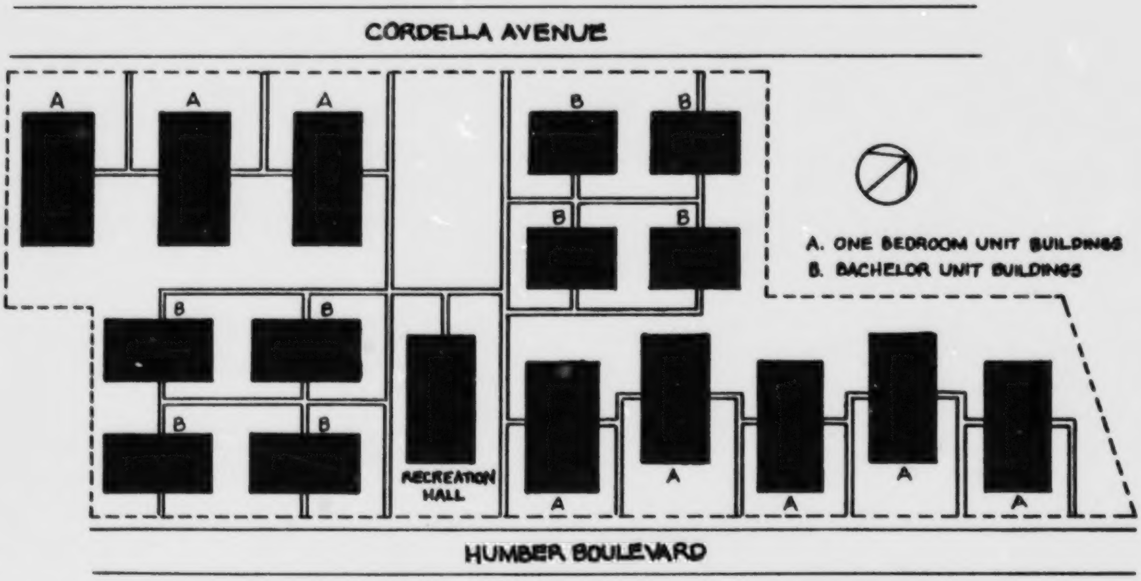
CORDELLA AVENUE
A
A
A
B
B
B
B
A. ONE BEDROOM UNIT BUILDINGS
B. BACHELOR UNIT BUILDINGS
B
B
B
B
RECREATION HALL
A
A
A
A
A
HUMBER BOULEVARD

Figure 18: Site Plan

BEECH HALL HOUSING CO-OPERATIVE

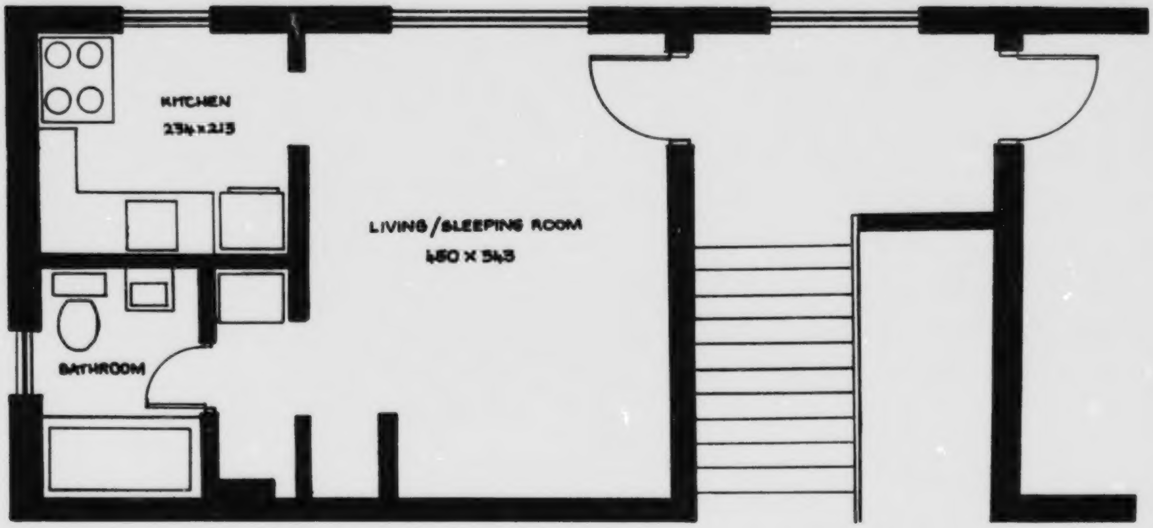
KITCHEN
234x213
LIVING/SLEEPING ROOM
450 X 543
BATHROOM

Figure 19: Typical Bachelor Apartment

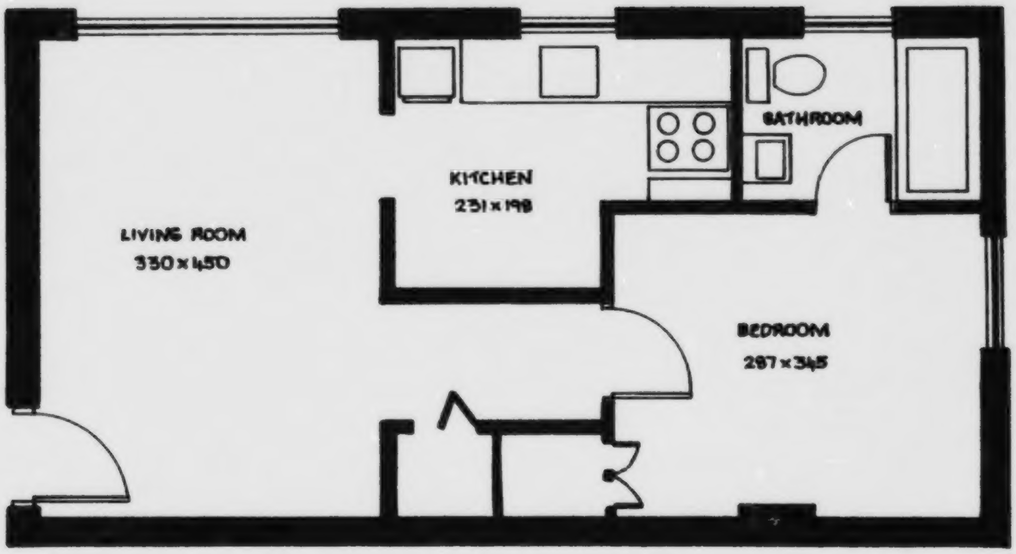
KITCHEN
231x198
BATHROOM
LIVING ROOM
330x450
BEDROOM
287x345

Figure 20: Typical One-Bedroom Apartment

with the assistance of CHFT. The renovated units were first occupied in December 1980.(5)

Location

Located in the Humber Blvd. and Weston Road area of Metro Toronto, the Beech Hall Housing Co-op is easily accessible by car and public transit. However, the immediate neighbourhood is almost singularly residential, with very few shops or services within walking distance.

Site Design and Apartment Types

Each of the sixteen buildings contains eight apartments. Half of these buildings contain bachelor apartments only, and the other half contain one-bedroom apartments only. Six units have been modified to be wheel-chair accessible, although there are no elevators, and every unit contains a bathroom equipped with an emergency signal, which can be pulled to get help 24 hours of the day, and with safety bars to make it easier getting in and out of the tub and on and off the toilet. Each building also contains laundry facilities. One one-bedroom unit is used as the co-op's office.

The eight buildings containing bachelor apartments have a landing in the middle of the main floor that separates the four main-floor apartments into pairs. Two stairways lead from this landing to pairs of apartments on the second floor. The affect is similar to having shared internal balconies (see Figure 13). The eight buildings containing one-bedroom units have two central hallways with four units on each floor.

---

5 Sylvia Goldblatt, "Housing Program Alternatives," in B.T. Wigdor and L. Ford (eds.) Housing for an Aging Population: Alternatives. Toronto: University of Toronto Press, 1981, pp.93-95.

The recreation hall, officially called Norman McEachren Hall, is located in the centre of the site, and is used for meetings and a variety of formal and informal social events. It is furnished and equipped with a kitchen. There is a large patio which was recently moved directly in front of the hall from another less popular location near the street. Benches and mature trees are located throughout the site.

Housing Charges

Roughly half of the households at Beech Hall are low-income households who receive subsidies to reduce their housing charges to no more than thirty percent of their household income. In 1989, the remaining households had housing charges increased to $236 (plus hydro) for a bachelor apartment and $318 (plus hydro) for a one-bedroom apartment. This was an increase of about 7% over the previous year.

THE PARKVIEW HOUSE CO-OPERATIVE

The Parkview House Co-op is an eight-storey apartment building on Bathurst Street, a major thoroughfare in a predominately Jewish neighbourhood in North York. It has 89 apartments containing households with seniors (aged 55 or more).

Development History

The Parkview House Co-operative is the most recently developed seniors' housing co-op in Metropolitan Toronto. Its development, from conception to construction and occupation, was relatively quick compared to the other co-ops included in this study, reflecting both the experience gained by the developers, the Co-operative Housing Federation of Toronto (CHFT), and the growing acceptance of the concept of seniors' housing co-ops. Parkview House was developed by CHFT in 1983 and first occupied by co-op members in 1984.

PARKVIEW HOUSE CO-OPERATIVE

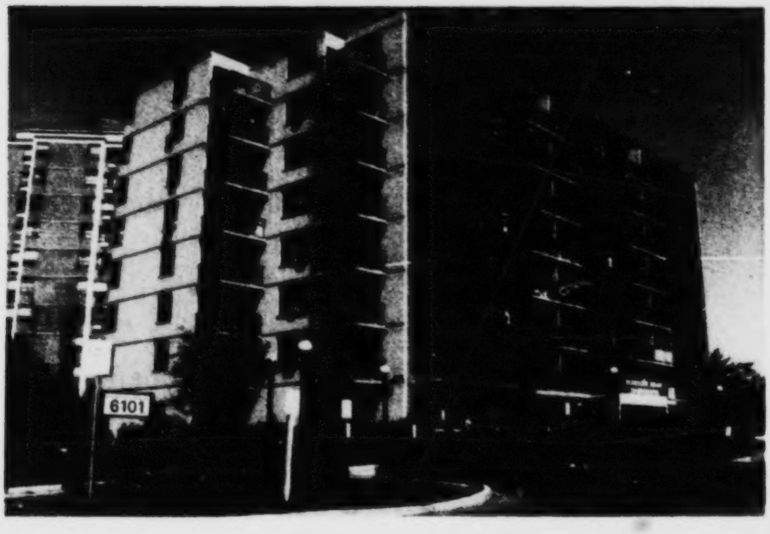

Figure 21: View from the street

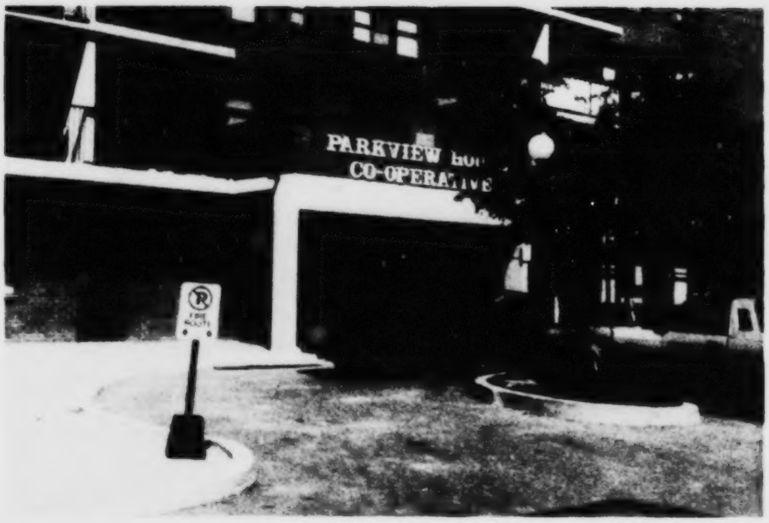
PARKVIEW HOU
CO-OPERATIVE

Figure 22: The drive-through entrance

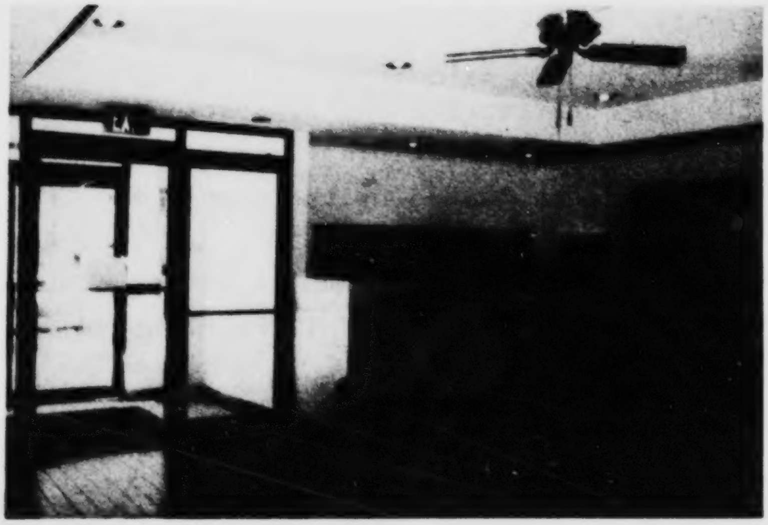

Figure 23: The lobby

PARKVIEW HOUSE CO-OPERATIVE

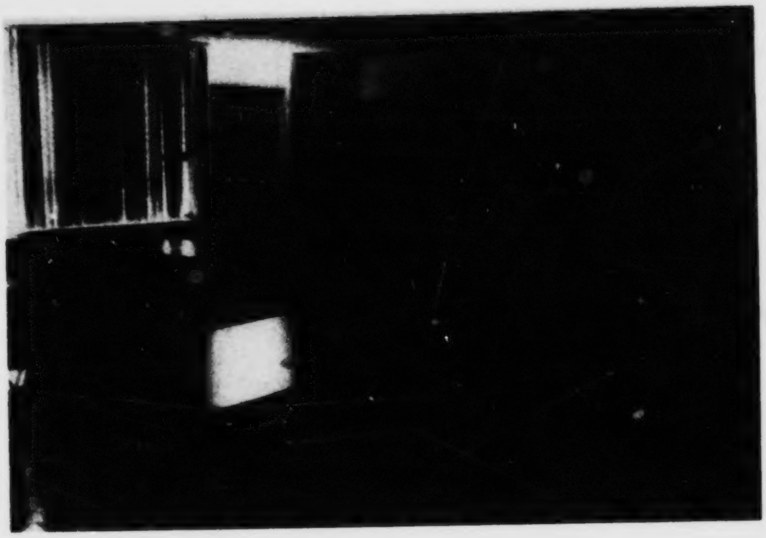

Figure 24: The meeting room

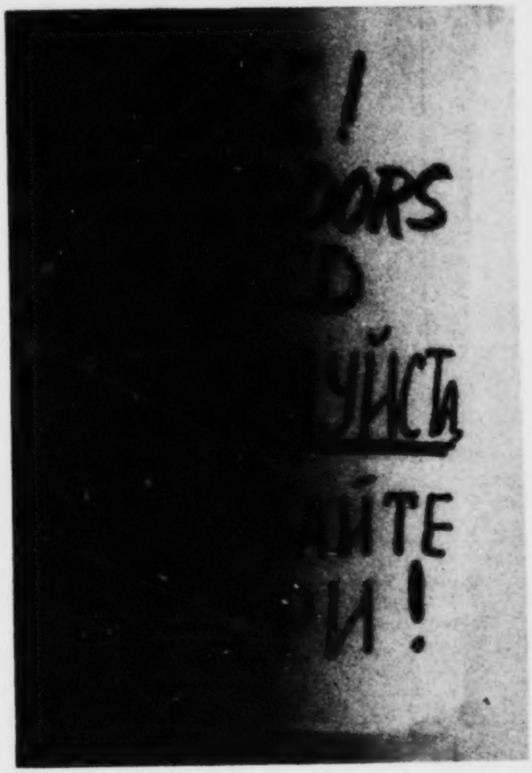
!
ORS
D
УЙСТЬ
ЙТЕ
И!

Figure 25: Sign on a stairway door (English and Russian)

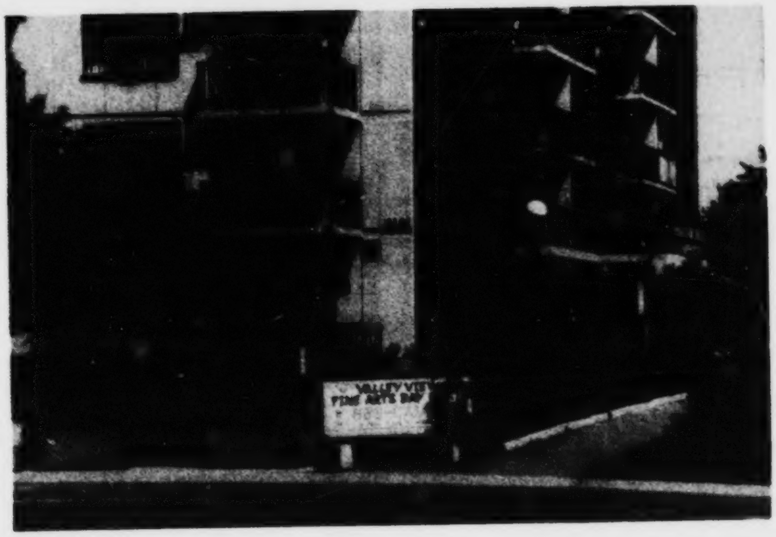
VALLEY VI
FINE ARTS

Figure 26: North bound public transit stop could not be better placed for residents

PARKVIEW HOUSE CO-OPERATIVE

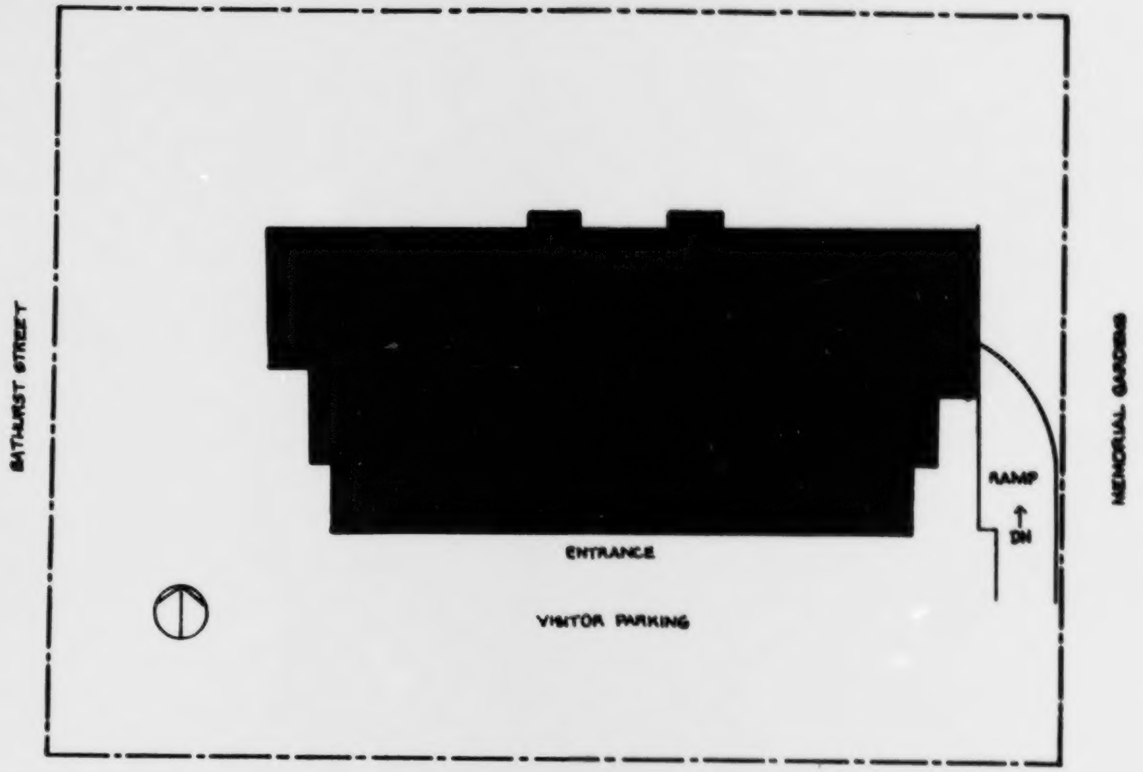
BATHURST STREET
MEMORIAL GARDENS
RAMP
DN
ENTRANCE
VISITOR PARKING

Figure 27: Site Plan

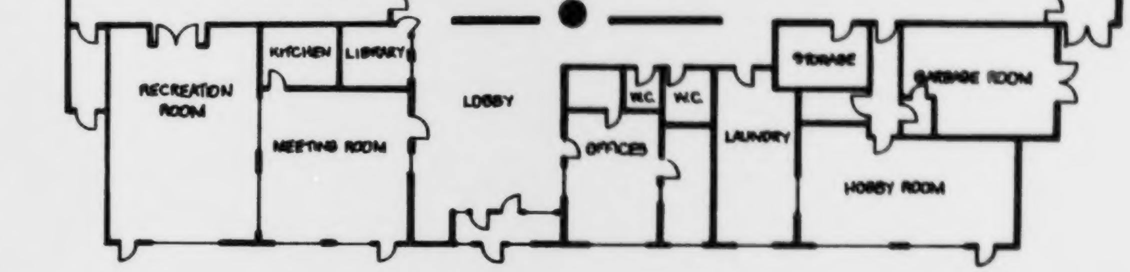
TWO BEDROOM
ONE BEDROOM
ONE BEDROOM
ONE BEDROOM
ONE BEDROOM
ONE BEDROOM
(DISABLED)
KITCHEN
LIBRARY
RECREATION ROOM
LOBBY
W.C.
W.C.
STORAGE
GARBAGE ROOM
MEETING ROOM
OFFICES
LAUNDRY
HOBBY ROOM

Figure 28: Ground Floor Plan

PARKVIEW HOUSE CO-OPERATIVE

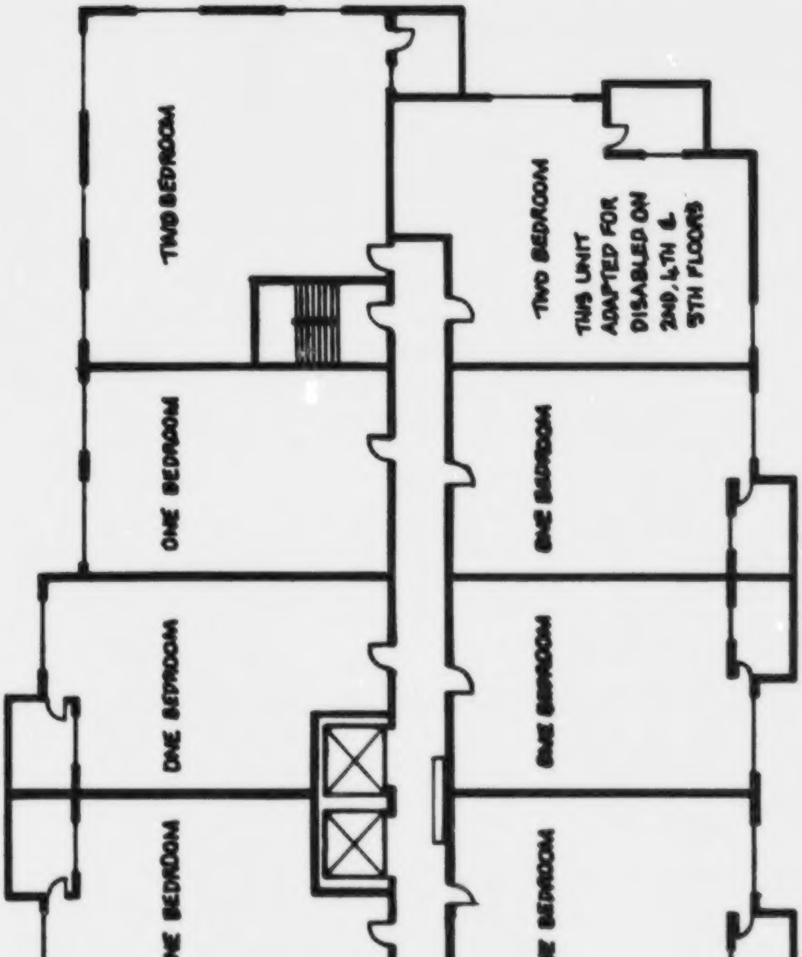
TWO BEDROOM
ONE BEDROOM
ONE BEDROOM
ONE BEDROOM
ONE BEDROOM
TWO BEDROOM
TWO BEDROOM
THIS UNIT
ADAPTED FOR
DISABLED ON
2ND, 4TH &
5TH FLOORS
ONE BEDROOM
ONE BEDROOM
ONE BEDROOM
ONE BEDROOM
TWO BEDROOM
THIS UNIT
ADAPTED FOR
DISABLED ON
3RD FLOOR

Figure 29: Typical Floor Plan

PARKVIEW HOUSE CO-OPERATIVE

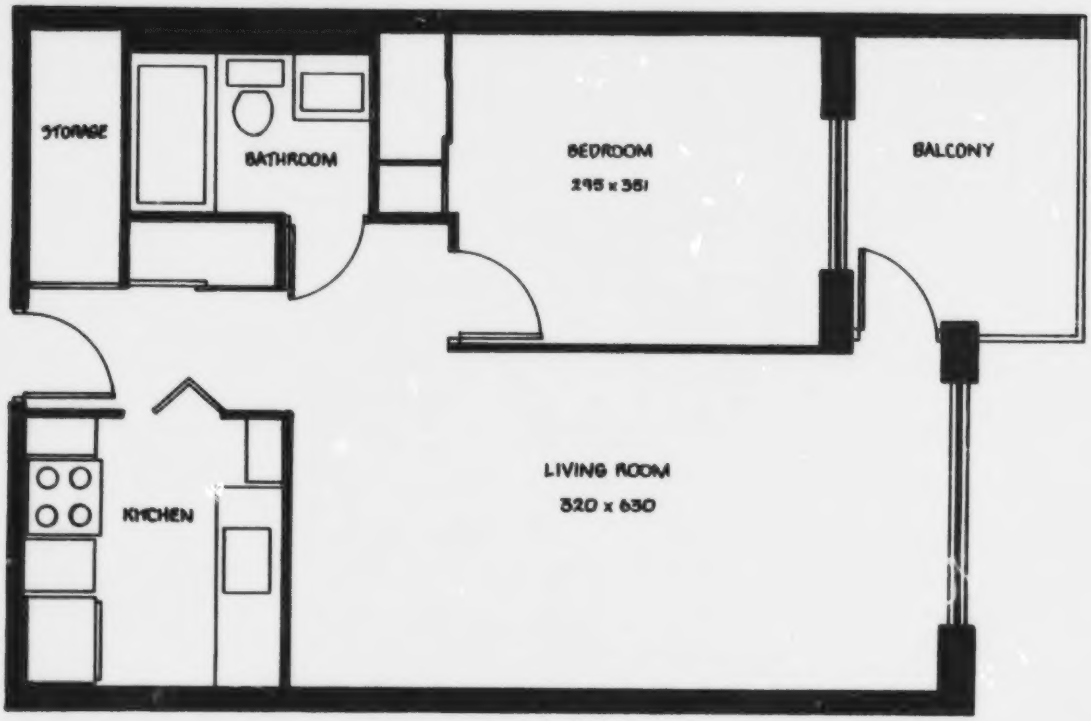
STORAGE
BATHROOM
BEDROOM
295 x 381
BALCONY
KITCHEN
LIVING ROOM
320 x 630

Figure 30: One-Bedroom Apartment

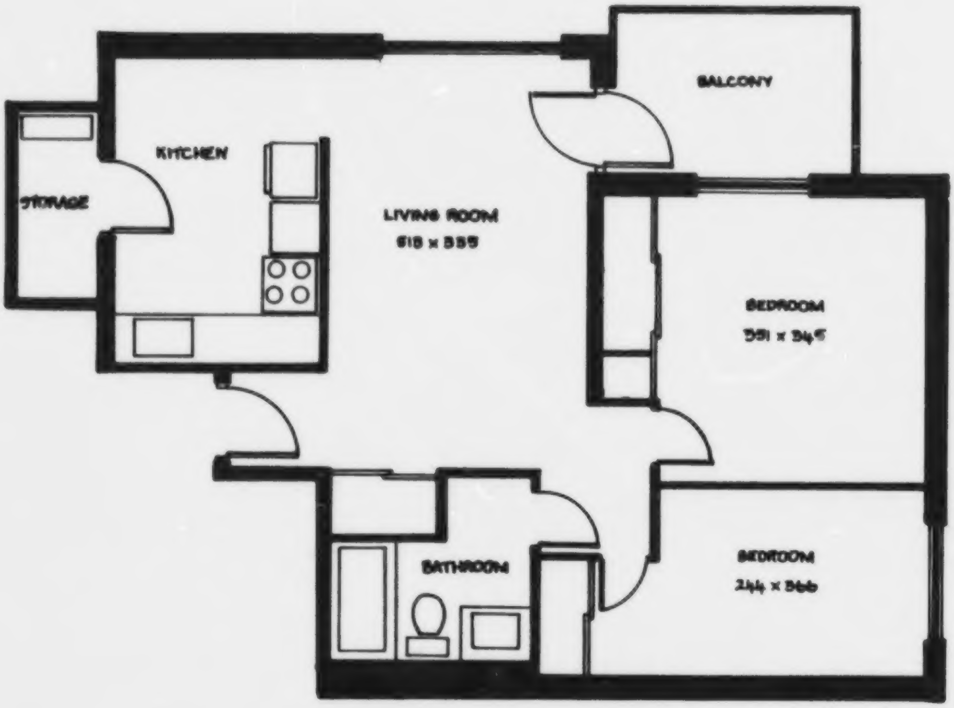
BALCONY
KITCHEN
STORAGE
LIVING ROOM
618 x 555
BEDROOM
351 x 345
BATHROOM
BEDROOM
244 x 366

Figure 31: Two-Bedroom Apartment

Location

Parkview House is located in the Bathurst-Steeles area of North York. While a north-bound transit stop is located directly in front of the co-op, to reach the south-bound transit stop requires crossing four lanes of traffic. The nearest shopping complex is a vigorous ten-minute walk away, but the types of shops and services available reflect the predominately Jewish character of the neighbourhood and the co-op.

Site Design

The entrance to Parkview House is located off the street on the south side of the building. A circular drive allows passengers to be picked up and dropped off at the door, and the adjacent parking lot provides three parking spaces for co-op members and six for visitors, though these rarely appear to be enough.

Inside the intercom-controlled lobby are the mail boxes and a sitting area with couches and chairs. Also on the first floor are the co-op's office and reception area, a large meeting and recreation room with an attached kitchen, a small library, a hobby room with a small attached kitchen and a well-lit laundry room.

The basement level contains a woodworking shop and a recreation room with a pool table, ping pong table, darts, exercise machines and weight lifting equipment. Parking for 23 cars is also provided underground. In addition, the co-op has an common outdoor patio which overlooks a cemetery to the east.

Apartment Types

The co-op contains sixty one-bedroom and thirty two-bedroom apartments, each with a private outdoor balcony. A one-bedroom unit is occupied by the superintendent. Five apartment units are wheel-chair accessible and all of the units have bathrooms with safety bars. Each floor has a bench located across from the elevators.

Housing Charges

Half the units have rents-geared-to-income, while housing charges for the remainder of the members range according to the size of the unit. In 1988, a small one-bedroom unit was $400 per month, a small two-bedroom unit $455 per month, and a large two-bedroom unit $505.

SUMMARY

While the physical characteristics of the three seniors' co-ops vary, all three provide special age-related designs, set occupancy charges at the low end of the rental market, and provide rent-geared-to-income subsidies for half the seniors' households in the co-op. Only the location of the Stanley Knowles Co-op, and the building's multi-use form, appear to provide significantly better access to the shops and services needed by older people.

CHAPTER TWO
DEMOGRAPHIC CHARACTERISTICS

CHAPTER TWO: DEMOGRAPHIC CHARACTERISTICS

The three seniors' co-ops included in this study have similar age and sex ratios, but remarkably different patterns of household type, ethnicity, occupational and educational backgrounds, and household incomes. While the Stanley Knowles Co-op has an explicit "age-mix" policy, and the Beech Hall and Parkview House Co-ops house "seniors" only, approximately one third of the members at all three co-ops are under age 65. Similarly, women outnumber men by about two to one in all three of the co-ops.

All other demographic characteristics varied significantly from one co-op to the next. For example, seventy-five percent of the apartments are occupied by single-person households, though this ranges from a high of 89% at Beech Hall, where all apartments are either bachelor or one-bedroom units, to a low of 56% at Parkview House. Fifty-three percent of our respondents were born in Canada, though this ranges from a high of 85% Canadian-born at the Stanley Knowles Co-op to a low of fifteen percent at Parkview House, where one-third have arrived in Canada within the last decade. Eighty-five percent of those we interviewed are retired, though this is substantially lower at Beech Hall, where many still work, and while those at the Stanley Knowles and Parkview House Co-ops are primarily former clerical workers and professionals, those at Beech Hall are more commonly former skilled or unskilled workers. And finally, while 61% of the households we interviewed had incomes of less than $15,000 in 1987, this proportion was greater at the Beech Hall and Parkview House Co-ops and substantially smaller at the Stanley Knowles Co-op, where only 27% had incomes under $15,000.

Table 2: Age of Respondents

Age	Stanley Knowles		Beech Hall		Parkview House		Total Respondents	
55-59			9.8	34.4	4.9	34.2	5.9%	25.9
60-64			24.6		29.3		20.0%	
65-69	33.3	63.6	23.0	34.5	29.3	51.3	27.4%	46.7
70-74	30.3		11.5		22.0		19.3%	
75-79	18.2	33.4	14.8	24.6	7.3	14.6	13.3%	23.7
80-84	15.2		9.8		7.3		10.4%	
85+	3.0		6.6				3.7%	
Total	100.0%		100.1%		100.1%		100.0%	

AGE CHARACTERISTICS

Age profiles for members of the three seniors' co-ops in this study are, on close examination, much more similar than they appear at first glance. While the age profiles of respondents at the various co-ops are quite different, the ages of other household members and those excluded from the study tend to diminish these differences.

One quarter of the co-op members we interviewed were under age 65, almost half were between 65 and 75 years of age, just under one quarter were between 75 and 85 years old, and four percent were over 85.

However, the figures presented in Table 2 for the Stanley Knowles Co-op reflect the fact that only households with persons age 65 or over were included in the study (at the co-op's request). We estimate that co-op members under age 65 actually represent about 38% of the total membership at the Stanley

Table 3: Age of Other Household Members

Age	Stanley Knowles		Beech Hall		Parkview House		Total Other Householders	
under 55	10.0	30.0			5.0	25.0	5.4%	32.4
55-59	10.0		14.3	57.2	5.0		8.1%	
60-64	10.0		42.9		15.0		18.9%	
65-69	40.0	60.0	28.6	28.6	25.0	50.0	29.7%	48.6
70-74	20.0				25.0		18.9%	
75-79	10.0	10.0	14.3	14.3	10.0	25.0	10.8%	18.9
80-84					10.0		5.4%	
85+					5.0		2.7%	
Total	100.0%		100.0%		100.0%		99.9%	

Knowles Co-op, a proportion roughly equivalent to those under age 65 at the other two co-ops.

Respondents at the Parkview House Co-op were also significantly younger than the general profile, with only fourteen percent of those interviewed aged 75 or over. However, if we combine this data with the ages of other household members (see Table 3), we note that other household members tend to be older at the Parkview House Co-op, just as they tend to be younger at the Stanley Knowles Co-op.

In other words, the age profiles of co-op members in the three seniors' co-ops are more similar than either the ages of respondents, or the different age-related membership criteria of the co-ops, would indicate. When the ages of those participating in the interviews are combined with the ages of other household members, and those excluded from the study at

Table 4: Sex of Respondents
and Other Household Members

	Female		Male		Total	
	N	%	N	%	N	%
Stanley Knowles						
Respondents	25	75.8	8	24.2	33	100.0
Other Householders	5	50.0	5	50.0	10	100.0
Subtotal	30	69.8	13	30.2	43	100.0
Beech Hall						
Respondents	42	68.9	19	31.1	61	100.0
Other Householders	3	42.9	4	57.1	7	100.0
Subtotal	45	66.2	23	33.8	68	100.0
Parkview House						
Respondents	38	92.7	3	7.3	41	100.0
Other Householders	3	15.0	17	85.0	20	100.0
Subtotal	41	67.2	20	32.8	61	100.0
Total	116	67.4%	56	32.6%	172	100.0

the Stanley Knowles Co-op, we find that roughly one third of the membership at each of the co-ops is under age 65.

SEX RATIOS

Not surprisingly, women appear to outnumber men in seniors' housing co-ops about two to one. As Table 4 shows, this result was fairly consistent at all three of the co-ops studied, and reflects the greater life expectancy of women in general. Significant differences in the proportion of women respondents, as opposed to women members in general, however, is quite interesting. At all three co-ops, the proportion of women respondents is greater than their proportion in the co-op's general membership. At the Parkview House Co-op this is most dramatic, with over ninety percent of the respondents being women. It appears that women, not only live longer, but are also more willing to be interviewed than men.

Table 5: Household Size and Structure

Type of Household	Stanley Knowles	Beech Hall	Parkview House	Total Households
Single-person households	72.7	88.5	56.1	74.8%
Two-person households				
spouse	24.2	11.5	34.1	
sibling			2.4	
parent or child			2.4	
Subtotal	24.2	11.5	38.9	23.0%
Three-person households				
spouse & child	3.0		2.4	
spouse & parent			2.4	
Subtotal	3.0		4.8	2.2%
Total	99.9%	100.0%	99.8%	100.0%

HOUSEHOLD SIZE AND STRUCTURE

Three quarters of the households in this study were single-person households. Just under one quarter were two-person households, usually a married couple, and only two percent were three-person households, usually a couple with a child.

However, as Table 5 shows, only the households at the Stanley Knowles Co-op resemble this general pattern. Not surprisingly, the size of households at the different co-ops reflect the types of apartment units available. At Beech Hall, where the units are bachelor and one-bedroom apartments only, 89% of the households are single-person households and there are no three-person households at all. And Parkview House, which contains sixty one-bedroom units and thirty two-bedroom units, has the lowest proportion of single-person households and the highest proportion of two and three-person households.

Table 6: Respondents' Country of Origin(6)

Country of Origin	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
North American Countries:				
Canada	84.8	60.7	14.6	52.6%
USA	3.0	1.6		1.5%
subtotal	87.8	62.3	14.6	54.1%
Eastern European Countries:				
USSR			56.0	16.9%
Poland		1.6	9.8	3.7%
Czechoslovakia		1.6		0.7%
Hungary	3.0			0.7%
Yugoslavia		1.6		0.7%
subtotal	3.0	4.8	65.8	23.0%
Western European Countries:				
UK	6.1	16.4	12.2	12.5%
Germany			4.9	1.5%
Denmark		1.6		0.7%
Italy		1.6		0.7%
Spain		1.6		0.7%
Switzerland		1.6		0.7%
subtotal	6.1	22.8	17.1	17.0%
Third World Countries:				
India			2.4	0.7%
Jamaica	3.0	4.9		3.0%
Philippines		1.6		0.7%
South Africa		1.6		0.7%
subtotal	3.0	8.1	2.4	5.1%
Not Given		1.6		0.7%
Total	99.9%	99.6%	99.9%	99.9%

---

6 While this table gives the proportion of respondents born in a range of different countries, it is not entirely representative of the co-ops' overall membership. For example, board members at Parkview House suggest that only about forty percent of their co-op's members were born in the USSR.

ETHNIC BACKGROUND

Forty-seven percent of the senior's co-op members we interviewed were born outside Canada. Twenty-three percent came from eastern European countries, seventeen percent from western European countries, five percent from Third World countries, andless than two percent from the United States. The proportion of foreign-born respondents and the countries they came from, however, diverged markedly from one co-op to the next, as shown in Table 6.

Only fifteen percent of the respondents at the Stanley Knowles Co-op were born outside Canada. Three percent of these were born in the United States, six percent in the U.K., and three percent in eastern European countries.

Close to forty percent of the respondents at Beech Hall were born outside Canada. Sixteen percent of these were born in the U.K., eight percent in Third World countries, six percent in western European countries (other than the U.K.), five percent in eastern European countries and two percent in the United States.

Over 85% of the respondents at the Parkview House Co-op were born outside Canada and almost one third immigrated to this country within the past ten years (see Table 7). Over half of the respondents were born in the U.S.S.R., ten percent in Poland, and seven percent in other non-English speaking countries in western Europe and Asia. Only about a quarter were born in English speaking countries (fifteen percent in Canada and twelve percent in the U.K.). This gives Parkview House both a unique ethnic character and special communication problems among members.

Table 7: Immigrants' Length of Residence in Canada

length of residence	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
<10 years	3.0	6.6	36.6	14.8%
10-19 years	3.0	3.3	19.5	8.1%
20-29 years	3.0	11.5	4.9	7.4%
30-39 years	3.0	6.6	7.3	5.9%
40-49 years		3.3		1.5%
50-59 years		1.6	2.4	1.5%
60-69 years	3.0	4.9	4.9	4.4%
70 years +		1.6	7.3	3.0%
not given			2.4	0.7%
Total % immigrants	15.2%	39.3%	85.4%	47.4%
Total % Canadian-born	84.8%	60.7%	14.6%	52.6%
Total	100.0%	100.0%	100.0%	100.0%

Languages Spoken

The languages spoken by respondents naturally parallel their countries of origin and their length of residence in Canada. A total of 23 different languages are spoken by the co-op members who participated in this study. Ten percent of these did not speak English, and all live at Parkview House. (See Table 8.)

Respondents at the Stanley Knowles Co-op had the smallest range of languages. Almost eighty percent spoke English only, and among those who spoke other languages, only seven different languages were mentioned, the most common being Yiddish and French.

Table 8: Languages Spoken by Respondents[7]

Languages	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
English	100.0	100.0	63.4	88.9%
Yiddish	9.1		70.7	23.7%
Russian			56.1	17.0%
French	9.1	8.2	9.8	8.8%
Ukrainian	3.1	3.3	19.5	8.1%
German	3.1	4.9	9.8	5.9%
Hebrew			14.6	4.4%
Polish		3.3	7.3	3.7%
Italian		4.9		2.2%
Danish		1.6	2.4	1.5%
Croation		3.3		1.5%
Spanish	3.1	1.6		1.5%
Arabic			2.4	0.7%
Bulgarian		1.6		0.7%
Chinese	3.1			0.7%
Czechoslovakian		1.6		0.7%
Filipino		1.6		0.7%
Gaelic		1.6		0.7%
Greek		1.6		0.7%
Hindi			2.4	0.7%
Hungarian	3.1			0.7%
Ojibway		1.6		0.7%
Yugoslav		1.6		0.7%
Total Number of Languages	8	16	11	23

At Beech Hall two-thirds spoke English only. The remaining third spoke fifteen different languages, with French, German, and Italian being the most common.

At Parkview House fifteen percent spoke English only, and over one-third of our respondents did not speak English well enough to be interviewed in that language. Seventy percent spoke Yiddish, however, including all of those who did not speak

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[7] The percentages listed in this table represent the proportion of respondents indicating that they spoke this language. Because up to three languages were recorded for each respondent, the totals exceed 100.0%.

Table 9: Number of Languages Spoken by Respondents

Co-op	Number of Languages			
	One	Two	Three+	Total
Stanley Knowles	78.8	12.1	9.1	100.0%
Beech Hall	67.2	23.0	9.8	100.0%
Parkview House	14.6	19.5	65.9	100.0%
Total	54.1%	19.3%	26.6%	100.0%

English, so one-third of our interviews were conducted in Yiddish. In addition to these, nine other languages were spoken, with Russian being most common, followed by Ukrainian, Hebrew, French, German, and Polish.

We were told that some Russian-speaking residents at Parkview House do not speak either English or Yiddish. Efforts are made, therefore, to translate all of the most important notices into Russian. However, the newsletter is produced and all meetings are conducted in English, and this often leads to communication problems in the co-op.

Number of Languages Spoken

While 54% of those interviewed at the three co-ops spoke only one language, English, nineteen percent spoke two languages, and 27% spoke three or more languages. Table 9 shows the rather significant variation in the number of languages spoken by respondents at each co-op.

At one end of the spectrum, almost eighty percent of the respondents at the Stanley Knowles Co-op speak only English. While at the other end of the spectrum, two-thirds of the respondents at Parkview House speak three or more languages.

Table 10: Respondents' Employment Status

Employment Status	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
retired	90.9	77.0	92.7	85.2%
full-time work		6.6	4.9	4.4%
disabled		6.6	2.4	3.7%
part-time work		4.9		2.2%
unemployed	3.0	3.3		2.2%
homemaker	3.0	1.6		1.5%
not given	3.0			0.7%
Total	100.0%	100.0%	100.0%	100.0%

OCCUPATIONAL AND EDUCATIONAL BACKGROUND

Eighty-five percent of the co-op members we interviewed were retired. About seven percent were employed, either full or part-time, while the remainder were excluded from employment due to disability, were unemployed, or described themselves as homemakers in their own home. (See Table 10.)

Occupations

Many of those we interviewed had had more than one occupation during their working years, and this appeared especially true of the most recent immigrants, who often had one occupation in their country of origin and a quite different (and often more menial) occupation after their arrival in Canada. To simplify these often complicated occupational histories, we included only the respondents' major occupation, i.e. the highest ranking or, in cases where occupations were of similar status, the longest held occupation. These are classified according to categories employed by Statistics Canada. We note the limitations of this approach, both for immigrants and for women, who often reported

Table 11: Respondents' Occupation(8)

Occupational Classification	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
Clerical	36.4	16.4	41.5	28.9%
Professional	27.3	11.5	19.5	17.8%
Skilled	6.1	26.2	7.3	15.6%
Unskilled	6.1	23.0	9.8	14.8%
Homemaker	6.1	9.8	4.9	7.4%
Sales	9.1	3.3	9.8	6.6%
Owner/Manager	3.0	8.2	4.9	5.9%
Arts	3.0			0.7%
Unclassified	3.0	1.6	2.4	2.2%
Total	100.1%	100.0%	100.1%	99.9%

having worked both outside the home and inside the home as housewives at different times in their lives, but felt that some simplification of this information was necessary.

Clerical occupations were most common among respondents, with almost thirty percent of those interviewed specifying secretarial, bookkeeping or other clerical types of jobs. Professional occupations were next most common, and included lawyers, doctors, nurses, architects, engineers, teachers, librarians and others. Skilled tradesmen and women were the third most common occupational group, followed by unskilled occupations, such as labourers, factory workers and service workers. Homemakers, sales personnel, and the owners and

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8 Co-op members were asked what their primary occupation was or had been. In cases where more than one occupation was mentioned, the apparently higher ranking position was used.

Table 12: Educational Background:
Respondents' Highest Level of Completed Education

Level of Education	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
some formal education	21.2	55.0	35.0	40.6%
high school	42.4	28.3	30.0	32.3%
community college technical school	9.1	8.3	15.0	10.5%
college/ university	18.2	5.0	17.5	12.0%
graduate school	9.1	3.3	2.5	4.5%
Total	100.0%	99.9%	100.0%	99.9%

managers of small businesses all made up small but significant occupational categories as well. (See Table 11.)

There were also significant differences in the types of occupations represented at the three different co-ops. At the Stanley Knowles Co-op, two thirds of the respondents listed either clerical or professional occupations. At Beech Hall, about half the respondents had skilled or unskilled occupations, and only about one quarter had listed clerical or professional jobs. At Parkview House, over forty percent of the respondents had clerical jobs, no doubt reflecting the over-representation of women among those interviewed at this co-op.

Educational Background

It seems surprising, at first, that only sixty percent of the co-op members we interviewed completed high school, but as many of the respondents told us, the Great Depression of the 1930s had interrupted their education and forced them into the

Table 13: Annual Household Income (1987)

Category of Income	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
under $6,000	3.0	8.2	9.8	7.4%
$6,000-$9,999	12.1	37.7	31.7	29.6%
$10,000-$14,999	12.1	27.9	26.8	23.7%
$15,000-$19,999	30.3	8.2	14.6	15.6%
$20,000-$24,999	15.2	8.2	9.8	10.4%
$25,000-$29,999	9.1	4.9		4.4%
$30,000-$39,999	6.1		2.4	2.2%
$40,000 or more	9.1			2.2%
not given	3.0	4.9	4.9	4.4%
Total	100.0%	100.0%	100.0%	99.9%

workforce earlier than many would have liked. The economic reality of the age, then, makes it even more remarkable that eleven percent of the respondents went on to complete technical school or community college programs, twelve percent completed college or university degrees, and another five percent continued on to complete graduate degrees. (See Table 12.)

Differences in the levels of educational attainment parallel the differences found among respondents' occupations. At the Stanley Knowles Co-op, eighty percent completed high school and over one quarter completed college or university. At Beech Hall, less than half completed high school and less than ten percent completed university. At Parkview House, about two thirds completed high school and twenty percent completed university.

Table 14: Primary Source of Household Income

Source of Income	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
government pension	60.6	77.0	61.0	68.1%
private pension	30.3	3.3	4.9	10.4%
current employment	3.0	9.8	9.8	8.1%
personal savings	6.1	1.6	14.6	6.7%
government assistance		6.5	4.8	4.4%
not given		1.6	4.9	2.2%
Total	100.0%	99.8%	100.0%	99.9%

HOUSEHOLD INCOME

Sixty percent of the households participating in this study had total annual household incomes below $15,000 in 1987, and 37% had incomes of less than $10,000.

As Table 13 shows, not all seniors' co-ops are alike in this regard. Incomes at the Stanley Knowles Co-op are substantially higher than either of the other seniors' co-ops, reflecting the greater proportion of former professionals, their higher levels of educational attainment and, as Table 14 shows, their substantially higher proportion of private pensions.

Source of Income

While over two thirds of all the households participating in the study claimed government pensions as their primary source of

Table 15: Rent-Geared-to-Income:
Proportion of Respondents Receiving Rent Subsidies(9)

Co-op	Receiving Rent Subsidy			Total
	Yes	No	No Answer	
Stanley Knowles	48.5	51.5		100.0%
Beech Hall	52.5	47.5		100.0%
Parkview House	53.7	43.9	2.4	100.0%
Total	51.9%	47.4%	0.7%	100.0%

household income, almost one third of the respondents at the Stanley Knowles Co-op had greater incomes from private pensions. At Beech Hall, government pensions were the primary source of income for over three quarters of the participating households. At Parkview House, personal savings were the major source of income for fifteen percent of the participating households. And at both Beech Hall and Parkview House, another ten percent claimed current employment as their greatest source of household income.

Despite the differences in the amounts and sources of income at the three different seniors' co-ops, all three provide rent-geared-to-income subsidies for roughly half of the households included in this study. (See Table 15.)

SUMMARY

Each of the three seniors' co-ops studied has a unique demographic profile, apart from similarities in the ages and sexes of co-op members. Though each co-op contains a mix of

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[9] At all three co-ops, precisely fifty percent of the units are rent-geared-to-income. This table shows that households in both the subsidized and unsubsidized apartments at each co-op were well represented in our samples.

ethnic backgrounds and socio-economic characteristics, each also had a general character that is quite distinct. Those at the Stanley Knowles Co-op tend to be retired clerical workers and professionals, relatively well educated and Canadian-born. Those at Beech Hall tend to come from many different countries, though most immigrated more than 20 years ago. They also tend to be more working class, with a significant number still working either full or part-time. Those at Parkview House are predominately Jewish, many being recent immigrants from Eastern European countries. Their occupations, education and incomes tend to fall between those at the Stanley Knowles and Beech Hall Co-ops.

CHAPTER THREE

CO-OPERATIVE MANAGEMENT AND PARTICIPATION

CHAPTER THREE: CO-OPERATIVE MANAGEMENT AND PARTICIPATION

Seniors' housing co-operatives are self-managed and rely on the active participation of their members to keep the co-op functioning smoothly both physically and socially. The vast majority of co-op members we interviewed felt satisfied or very satisfied with this management structure.

Taken together, about two thirds of our respondents had served on their co-op's board of directors or on one or more of their co-op's committees, though this rate of participation varied dramatically from one co-op to the next. Interestingly, satisfaction with one's role as a committee member appeared highest in the co-ops where the requirement to participate was least enforced and where actual rates of participation were lowest. This supports the view that voluntary participation may be more satisfying than required participation.

While some in the co-operative housing movement have expressed concern about the ability of seniors' co-ops to manage with an increasingly aging membership, most of our respondents did not think this would be a problem. Most felt confident that new and younger members would provide a continual source of renewed energy, and that the nature of co-operative management itself would allow tasks to be shared in a manageable way.

FOUNDING SENIORS' CO-OPS

Several of the people we interviewed were involved in the founding or planning of their co-op. At the Stanley Knowles Co-op, nine percent of the respondents had participated in meetings during the planning and participatory design phase, and six percent were members of the original board. At Beech Hall seven percent of the respondents had participated in meetings to protest the eviction of tenants and help organize Beech Hall's conversion into a co-op, and three percent were members of the original board. At Parkview House, seven percent of the respondents had attended meetings prior to the co-op's construction, and two percent were original board members.

CO-OP MANAGEMENT

Like all co-operative housing developed under the federal non-profit housing program, seniors' co-ops are self-managed. They hold annual general meetings, elect their own board of directors from among their members, hire their own staff, set their own policies and housing charges, determine the types of committees needed or wanted to make the co-op function as desired, and determine the amount of volunteer time all members are expected to contribute to the co-op.

Staff

The types of staff hired, and the extent of their responsibilities, vary from co-op to co-op. At the Stanley Knowles Co-op, there is a coordinator and a live-in superintendent, who is not a co-op member. The coordinator is responsible for much of the day to day management and administration of the co-op, and is assisted by co-op members who volunteer as office staff. At Beech Hall there is an office manager, administrative assistant, and a maintenance man. At Parkview House there is an office manager and a live-in superintendent, who is not a co-op member. The superintendent is on call 24-hours a day, though members fill in on his days off. Other occasional staff are hired at all three co-ops when needed, e.g. for snow removal, roofing or elevator repairs.

Satisfaction with Co-operative Management

The day to day management of the co-op, then, relies on a host of people including the board of directors, the staff, and the network of volunteers and committee members. As table 16 shows,

Table 16: Satisfaction with Co-op Management

Level of Satisfaction	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
very satisfied	36.4	18.0	29.3	25.9%
satisfied	42.4	55.7	53.7	51.9%
somewhat satisfied & dissatisfied	15.2	13.1	14.6	14.1%
dissatisfied		6.6	2.4	3.7%
very dissatisfied				0.0%
not given	6.1	6.6		4.4%
Total	100.1%	100.0%	100.0%	100.0%

over three quarters of the co-op members we interviewed felt satisfied or very satisfied with their co-op's management structure, and less than four percent were dissatisfied. Those at the Stanley Knowles Co-op seemed most enthusiastic and those at Beech Hall the least so.

Asked what they liked or disliked most about the management of their co-op, roughly one third of those interviewed said that they liked the fact that it was "well run." Another quarter said they liked the fact that it was "democratic." Those with dislikes most frequently complained of cliquishness.

Almost 85% of those interviewed said that they had an adequate say in how their co-op operates, though this proportion was slightly higher at the Stanley Knowles Co-op (88%) and slightly lower at Parkview House (81%). Those who felt they were not adequately represented, at Beech Hall and Parkview House in particular, suggested that office staff were sometimes "too dictatorial" or that power was inequitably distributed among co-op members.

CO-OP COMMITTEES

Every co-op requires that members contribute volunteer time to the co-op, either by serving on the board of directors, by serving on one of the co-op's committees, or by informally assisting with office, minor maintenance or other tasks. Some co-ops have specific rules about the amount of volunteer time to be given to the co-op each month, while others are much more lax.

At the Stanley Knowles and Beech Hall Co-ops, members are required to volunteer four hours per month to co-op duties, unless health or disability prevents this. The Stanley Knowles Co-op has a "member involvement" committee which attempts to enforce this policy. At the Parkview House Co-op, volunteer time is also "required," though there is no amount of time specified and no attempt to force participation.

Co-op committees are a key feature in the management and operation of the co-op, as well as in the social life of the co-op community. Each co-op develops its own array of committees though some, like the social and maintenance committees, appear common to all. Table 17 shows the types of committees that exist at each of the seniors' co-ops studied, as well as the proportion of respondents who said they had served on each.

The names of most of these committees are indicative of the kinds of work they do. Nonetheless, some have broader responsibilities or more varied tasks than one might imagine. Those who had participated on one or more of their co-op's

Table 17: Participation on Co-op Committees(10)

Committee	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
social/recreation	24.2	21.3	43.9	28.9%
board of directors	18.2	13.1	9.8	13.3%
maintenance	21.2	14.8	2.4	12.6%
newsletter	9.1	14.8	7.3	11.1%
membership	15.2	11.5		8.9%
arts & crafts	3.0	8.2	14.6	8.9%
social services	33.3			8.1%
finance	18.2	6.6		7.4%
office help	9.1		12.2	5.9%
landscape	3.0	1.6	7.3	3.7%
education	15.2			3.7%
member involvement	6.1	1.6		2.2%
election			4.8	1.5%
library			2.4	0.7%
translation			2.4	0.7%
choir			2.4	0.7%

committees were asked to describe their role on those committees.

Social Committee

Among the most popular committees at all three of the co-ops was the social or recreation committee. Social committee members plan parties, dances, outings and other special events, and are involved in the detailed organizing and running of these activities. Tasks can include taking notes at meetings, making phone calls, selling tickets, renting equipment, asking for donations, calling out bingo numbers, cooking or serving food, showing movies, tending bar and cleaning up.

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10 Respondents were asked to name all the committees on which they had served while a member of their current housing co-operative. Up to three committees were recorded for each respondent. Consequently, the figures listed in the table indicate the proportion of respondents having served on that committee and the resulting total will exceed 100.0%.

Maintenance Committee

The maintenance committee is also a fixture at all three of the co-ops we studied. This committee is responsible for inspections, for repairs and for developing ways to keep maintenance costs down. Members of this committee are involved in such tasks as checking for damages, coordinating move-ins and move-outs, checking safety and security devices, and sometimes painting, cleaning or doing minor repairs.

Newsletter Committee

All three co-ops have monthly newsletters produced by a newsletter committee. Members of this committee do such things as collect poems, graphics and information, as well as write, edit and type up articles and announcements. Other co-op members are free to contribute material for the newsletter, but it is the committee's job to ensure that the newsletter is produced and delivered each month.

Membership Committee

Membership committees at the Stanley Knowles and Beech Hall Co-ops contact and interview prospective members when apartment units become available within their respective co-ops. This committee's task is to assess applicants against the membership criteria set by the co-op, such as age, household size, understanding of co-operative housing and willingness to participate. At Parkview House, applicants are first interviewed by the office manager, and then referred to an intake committee if they meet basic membership criteria.

Finance Committee

The finance committees at the Stanley Knowles and Beech Hall Co-ops are responsible for preparing and reviewing their co-op's budget. Tasks include projecting future costs and expenses, presenting the budget to the membership for approval, and can sometimes involve such mundane tasks as rolling coins collected from the laundry machines.

Social Service Committee

At the Stanley Knowles Co-op, one third of the co-op members we interviewed had served on the social services committee, a committee unique to this co-op. The social services committee coordinates a number of specialized services for co-op members, such as scheduling appointments with a public health nurse who visits the co-op for private consultations, and assigning volunteers to help other house-bound co-op members with errands and housekeeping chores.

Rate of Participation

There were striking differences in the levels of participation at the different co-ops. At the Stanley Knowles Co-op, almost a third of those we interviewed said that they had served on three or more committees (including the board of directors), over half had served on two or more committees, and only six percent had not participated on any committee. At Beech Hall, in contrast, less than thirty percent said that they had served on two or more committees and almost half had not participated on any committee. Co-op members at Parkview House appeared somewhat more active than those at Beech Hall, with just under one third stating that they had never served on any of the co-op's committees.

When those who had participated on one or more of their co-op's committees were asked how effective they felt as a member of that committee, three out of four expressed very positive feelings about their role. Among those who expressed more mixed feelings about their participation, the most commonly expressed frustration had to do with women feeling confined to secretarial tasks.

Table 18: Rate of Participation on Co-op Committees

Co-op	Number of Committees on Which Respondent Has Served				
	None	One	Two	Three+	Total
Stanley Knowles	6.1	39.4	24.2	30.3	100.0%
Beech Hall	45.9	24.6	19.7	9.8	100.0%
Parkview House	31.7	36.6	21.9	9.8	100.0%
Total	31.9%	31.9%	21.5%	14.8%	100.0%

It is also interesting to note that committee members at the Parkview House and Beech Hall Co-ops expressed more satisfaction with their roles, than committee members at the Stanley Knowles Co-op, (92%, 70%, and 63% respectively). This suggests, as ithas often been argued, that participation which is voluntary may be more satisfying than participation which is required.

The level of participation required of co-op members at the Stanley Knowles Co-op has been a major issue debated in the co-op's monthly newsletter from time to time. Some favour a stricter enforcement of the requirement to participate and some would like to see participation become voluntary. The trade offs will, no doubt, continue to be debated for some time.

GENERAL MEETINGS

All co-ops require attendance at general membership meetings, unless health or disability prevents this. Indeed, over 90% of those we interviewed reported usually or always attending these meetings, though five percent said they rarely or never did.

Table 19: Attendance at General Meetings

Frequency of Attendance	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
always	69.7	73.8	87.8	77.0%
usually	21.2	13.1	9.8	14.1%
sometimes	3.0	4.9	2.4	3.7%
rarely	6.1	1.6		2.2%
never		4.9		2.2%
not given		1.6		0.7%
Total	100.0%	99.9%	100.0%	99.9%

When those who did not usually attend general meetings were asked why they didn't attend these meetings more often, just under half reported difficulties related to health or disability. The remainder were most often new members, who had not known about or had the opportunity to attend a general meeting, while even fewer reported either a lack of interest or other conflicting engagements, such as shift work.

AGING AND OTHER ISSUES

One of the issues which has worried co-op housing developers and resource groups for many years has to do with that ability of seniors' co-ops to manage adequately with an aging membership.(11) The issue is two-fold, involving both the ability of aging members to manage their own co-op, and the ability of the co-op to meet the needs of their own aging members.

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11 Co-operative Housing Federation of Toronto, "Housing for Senior Citizens: Is the Non-profit Co-operative Housing Program Feasible?" Toronto: 1980.

Table 20: Attitudes Towards Management & Aging

Co-op	Management Will Be a Problem as Members Age			
	Yes	No	Don't Know	Total
Stanley Knowles	36.4	60.6	3.0	100.0%
Beech Hall	13.1	75.4	11.5	100.0%
Parkview House	39.0	43.9	17.1	100.0%
Total	26.7%	62.2%	11.1%	100.0%

As Table 20 shows, almost two thirds of the seniors' co-op members that we interviewed felt that the aging of co-op members would not create any special management problems. Many noted that new, younger co-op members were continually moving in, while others suggested that co-operation was the key, and age was irrelevant.

Just over a quarter of those interviewed felt that management problems were likely to emerge as members aged. The most common response, among these participants, was that increasing age would limit the amount of involvement members will be capable of.

Differences between co-ops were, however, noteworthy. Respondents at Beech Hall, the oldest seniors' co-op in Metro Toronto, were most confident about their ability to cope over time. In recent years, Beech Hall has had a fairly significant turnover in membership, the result of numerous deaths. In the process, they have apparently gained experience and confidence in their own abilities to cope both with aging and with its ultimate consequence. Only thirteen percent of the respondents at Beech Hall remain worried about the problems of aging members managing their own co-op, compared with over a third of the members at the other two co-ops.

Table 21: The Co-op's Ability
to Meet Future Needs

Co-op	Will This Co-op Meet Your Needs in the Future			
	Yes	No	Don't Know	Total
Stanley Knowles	63.6	12.2	24.2	100.0%
Beech Hall	82.0	8.2	9.8	100.0%
Parkview House	85.4	2.4	12.2	100.0%
Total	78.5%	7.4%	14.1%	100.0%

Aging members at the Stanley Knowles Co-op also appeared more confident about the continued self-management of their co-op, in comparison with those at Parkview House. Half those interviewed at the Stanley Knowles Co-op referred to the planned age mix in their co-op and the younger, more energetic members that this mix supplied.

Meeting Seniors' Needs

On the flip side of this issue, well over three quarters of our respondents were confident that their co-op would continue to meet their needs as they aged. A higher proportion of those at Parkview House and Beech Hall seemed certain of this than at the Stanley Knowles Co-op.

Those who felt their co-op would be unable to meet their needs as they aged expressed concerns about their own increasing inability to participate, and about the lack of medical support facilities in the co-op.

Other Issues

Other issues have also caused occasional conflict or worry within the seniors' co-ops we studied. In some cases, the laws of Canadian society have taken precedence over the wishes of co-op members. In most cases, however, issues have been internal to the co-ops and have been resolved democratically, no matter how dissatisfying this may have been to the minority.

At the Stanley Knowles Co-op a major issue involves children living in the co-op. While the vast majority of those we interviewed expressed very positive attitudes towards the mix of ages in the co-op, some were concerned about the potential noise caused by increasing numbers of children. Originally, the co-op's by-laws prohibited anyone under the age of 13 from living in the co-op, but this was declared illegal and was changed over the vociferous objections of some members. While very few children actually live in the co-op now, many felt their concerns had not been adequately addressed.

At the Beech Hall Co-op a recent controversy involved a proposal to build a parking lot on the site. Co-op members with cars must currently park in a school parking lot located about a block away. This distance causes some inconvenience for car owners returning home with groceries or other bulky articles, and is especially so in the winter. From all reports the issue was hotly debated and, despite the car owners' offer to bear the entire cost of the project, was eventually defeated by the non-car-owning majority.

Another issue at the Beech Hall Co-op involved a proposition to move the patio from its location near Cordella Avenue to a spot directly in front of the Hall. The car owners involved in the former dispute were largely responsible for this proposal and its success has apparently helped sooth some of the earlier bitterness. The patio was apparently under-used in its original location, and is now a focal point for formal and informal gatherings in the summer.

Controversy within the Parkview House Co-op has tended to focus on cultural differences between Soviet Jews, who make up the majority of recent immigrants, and their more Canadianized Jewish counterparts. For example, disputes have occurred over the types of outings planned by the social committee, over the types of food served at co-op gatherings, and over participation in other co-op activities. In most cases, these disputes have been resolved democratically.

SUMMARY

All three of the seniors' co-ops studied require members to attend general meetings and participate on the co-op's board, committees, or in other volunteer activities, and all three hire office and maintenance staff to assist with day-to-day operations. Three quarters of the members are satisfied or very satisfied with the management of their co-op, two thirds have served on one or more of their co-op's committees, and ninety percent usually or always attend general meetings. Active participation in housing management and in the democratic resolution of contentious issues within their co-op has given members at all three seniors' co-ops confidence in their ability to manage the co-op in the future and in its ability to meet their future needs.

CHAPTER FOUR
SOCIAL LIFE AND FREE-TIME ACTIVITIES

CHAPTER FOUR: SOCIAL LIFE AND FREE-TIME ACTIVITIES

All three of the seniors' co-ops we studied provide an array of formal and informal social activities. Over two thirds of our respondents reported participating in at least one organized social or recreational activity during the past year and many participated in several. These proportions, however, and the types of free-time activities preferred by co-op members, varied from one co-op to the next.

Just over forty percent of our respondents also participated in religious, political and/or volunteer activities outside their co-op during the past year. While the majority of these activities involved attending church or synagogue, a number of respondents were also active in special interest groups representing the elderly, or volunteered at local community centres and hospitals.

Over ninety percent of those we interviewed at all three co-ops felt at least somewhat attached to others in their co-op. Visiting with friends inside the co-op was common, though most frequent among the single-person households in the Beech Hall Co-op. Visiting with friends and relatives outside the co-op was also quite common, though most frequent at the Parkview House Co-op, where over half reported having friends or relatives living in the neighbourhood.

SOCIAL AND RECREATIONAL ACTIVITIES

Stanley Knowles Co-op

At the Stanley Knowles Co-op, almost half of the co-op members we interviewed said that they preferred private leisure-time activities, like reading, listening to music and watching television, to more social activities. This group also said that they had not participated in many organized social or recreational activities when younger. Most of the remaining respondents said that they preferred a mix of social and private activities, and always had. These preferences are reflected in Table 22, which shows the rates of participation in different types of social and recreational activities for the three co-ops.

The social/recreation committee at the Stanley Knowles Co-op organizes (and the co-op finances) at least two functions each year: a Christmas party and a Co-op Birthday party, to which Stanley Knowles is invited (and has attended twice). A group called the "Gadabouts" organizes outings of co-op members to restaurants, theatre productions, movies and day trips, such as a recent cruise in the Thousand Islands.

An exercise class is held twice a week in the meeting room and an arts and crafts group meets once a week. One woman, who was interviewed for the study, reported that she had lost the use of her right arm after a stroke and that the husband of the crafts instructor had custom-made a frame, which can hold her linen or canvas, a needle threader and a blade for cutting wool, so that she can do needlepoint and other crafts once again.

Informal groups meet to play cards every Saturday night in the meeting room. Some gather to watch TV together in the lounge in the evening. One committee or another seems to meet every few days and several respondents mentioned that they occasionally attend meetings of committees to which they do not belong.

Beech Hall

At the Becch Hall Co-op, less than one in five preferred private to social leisure-time activities, though over three quarters said they preferred a mix of both. Several of those who said they had not participated in organized social or recreational activities when younger, now found that they enjoyed

Table 22: Participation in Social Activities (12)

Type of Activity	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
dances & gatherings	33.3	52.5	53.7	48.1%
cards, bingo & other games	15.2	26.2	22.0	22.2%
active sports	27.3	14.8	7.3	15.6%
outings & events	3.0	9.8	12.2	8.9%
arts & crafts	9.1	8.2	2.4	6.7%
lectures	12.1		7.3	5.2%
Russian Club			2.4	0.7%
none	33.3	29.5	26.8	29.6%

participating in them. The activities they reported participating in and the observations made of their frequent visiting back and forth, particularly among bachelor units which are coupled on shared landings, confirmed these preferences.

The social committee at Beech Hall organizes a variety of activities and events, some of which are financed through an internal lottery called the "50-50 Draw." They hold social

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[12] Respondents were asked to specify the types of social or recreational activities they had participated in during the past year, either inside or outside the co-op. Up to three different types of activities were recorded for each respondent. Consequently, the figures given in this table refer to the proportion of respondents indicating that they had participated in this type of activity and, therefore total more than 100%.

drop-ins on Friday evenings which include music, movies, sing-alongs and refreshments. They organize outings, such as trips to restaurants and theatre productions, the cost of which is partially subsidized by the co-op.

There are euchre games every Wednesday evening and bingo every Thursday. A fitness class meets Monday mornings and an arts and crafts group meets Thursday mornings. Parties, dances and other social events are also common.

There is also a great deal of informal socializing. In the summer, many co-op members gather on the patio in the evening to chat or play cards. Others gather on the benches located between apartment buildings or bring out their own lawn chairs.

Parkview House

At the Parkview House Co-op, less than one in six preferred private to social leisure-time activities, roughly half preferred a mix of both, and over one third declared a definite preference for social activities. Most surprisingly, over half of the respondents said they had not participated in organized social or recreational activities when younger. Now, in contrast, these activities had become increasingly important. This is reflected in the large number of parties organized in the co-op, and by the unusually high proportion of co-op members having served on the social committee, as seen in the previous chapter (Table 17).

The social committee at Parkview House organizes parties or social events for almost every holiday from Canada Day to Purim. Barbecues, picnics and the occasional Sunday brunch are held in the summer. Outings are also common. If a chartered bus is needed for outings, the cost is subsidized by the co-op, but when the group is smaller in number, each co-op member pay his

Table 23: Proportion of Respondents Participating in Political, Religious or Volunteer Activities

Type of Activity	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
religious group	15.2	18.0	39.0	23.7%
volunteer work	6.1	6.5	14.6	8.6%
special interest	24.2		2.4	6.7%
political party	3.0	3.3	2.4	3.0%
none	51.5	72.1	41.5	57.7%
Total	100.0%	99.9%	99.9%	99.9%

or her own way. Trips to the race track and to dinner theatres are most popular.

Bingo, held in the meeting room every Tuesday evening, is open to outsiders as well as to co-op members. Crafts, exercise classes and choir practice are also held. Craft and bake sales help finance some of these activities, while New Horizon grants have also helped with specific projects.

Informal card games happen every night in the meeting room. People sit outside and chat on summer evenings and inside in the winter. Some meet to watch TV together.

POLITICAL, RELIGIOUS AND VOLUNTEER ACTIVITIES

Just over forty percent of the seniors' co-op members we interviewed participate in political, religious or other volunteer activities outside their co-op. The majority of these

Table 24: Feelings of Attachment to Other Co-op Members

Feeling of Attachment	Stanley Knowles	Beech Hall	Parkview House	Total Respondent
very attached	27.3	34.4	41.5	34.8%
attached	15.2	39.3	22.0	28.1%
somewhat attached	48.5	16.4	29.3	28.1%
not very attached	3.0	6.6	2.4	4.4%
not attached at all		1.6	4.9	2.2%
not given	6.0	1.6		2.2%
Total	100.0%	99.9%	100.1%	99.8%

activities are religious in nature, though once again, there is considerable difference between the three co-ops, as shown in Table 23.

At the Stanley Knowles Co-op, just under half of the respondents reported participating in some kind of political, religious or volunteer activity outside their co-op, though an additional thirty percent reported having participated in these types of activities when younger. Half of those currently active outside their co-op were involved in special interest groups, such as the Canadian Council of Retirees (CCR, the original sponsors of the co-op), the Older Women's Network, the Advocacy Centre for the Elderly, or the Council of Canadian Veterans Against Nuclear War.

At the Beech Hall Co-op, just over a quarter of the respondents reported participating in some kind of political, religious or volunteer activity outside their co-op, though another thirty percent reported having done so when younger. At Beech Hall religious activities, such as attending church, were most common.

Table 25: Frequency of Visits with Friends in the Co-op

frequency of visits	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
every day	9.1	43.3	34.1	32.1%
at least 1/week	27.3	35.0	29.3	31.3%
at least 1/month	39.4	6.7	4.9	14.2%
less than 1/month	9.1		2.4	3.0%
never	15.2	15.0	29.3	19.4%
Total	100.1%	100.0%	100.0%	100.0%

At the Parkview House Co-op, in contrast, over half the respondents reported participating in political, religious or volunteer activities outside their co-op, whereas only a third had done so when younger. The majority of those currently involved in activities outside their co-op were participating in religious activities, such as attending synagogue or temple, though several were also active in other types of volunteer work in local community centres, hospitals or other seniors' buildings.

SOCIAL ATTACHMENTS

Over ninety percent of the respondents in each of the three seniors' co-ops we studied reported feeling at least some attachment to others in their co-op, though the stated intensity of these attachments varied from one co-op to another, as shown in Table 24.

At the Stanley Knowles Co-op, stated feelings of attachment were generally less intense than at either of the other two co-ops, though no one expressed a total lack of attachment. These feelings appear to be reflected in the frequency of visits with

Table 26: Frequency of Visits with Friends Outside the Co-op

frequency of visits	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
every day		5.0	17.5	7.5%
at least 1/week	66.7	58.3	70.0	63.9%
at least 1/month	21.2	31.7	10.0	22.6%
less than 1/month	6.1	3.3	2.5	3.8%
never	6.1	1.7		2.3%
Total	100.1%	100.0%	100.0%	100.1%

friends in the co-op, (see Table 25) which was also generally lower than at the other two seniors' co-ops.

At the Beech Hall Co-op, where frequent visiting with friends was most common, general feelings of attachment run high, though less so than at Parkview House. Similarly, while a higher proportion of those at Parkview House expressed feeling very attached to others in their co-op, their frequency of visiting with friends was lower, and almost one third never visit with friends in the co-op at all.

We believe that these apparently inverse relationships between feelings of attachment and visiting patterns at the Beech Hall and Parkview House Co-ops can be explained by differences in household composition. Single-person households are most common at Beech Hall, while two- and three-person households are most common at Parkview House. We observed that single persons at Beech Hall were most involved in visiting back and forth with friends in the co-op. In contrast, the larger households at Parkview House are likely to give rise to the expression of stronger feelings of attachment towards others simply because their spouses and other relatives are more commonly present.

Table 27: Location of Friends & Family Outside the Co-op

Location	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
The neighbourhood	9.1	8.2	56.1	23.0%
City of Toronto	30.3	21.3	7.3	19.3%
Suburbs of Toronto	30.3	11.5	19.5	18.5%
Nearby Town/City	3.0	24.6	2.4	12.6%
Scattered about	21.2	31.1	14.6	23.7%
Nowhere	6.1	3.3		3.0
Total	100.0%	100.0%	99.9%	100.1%

Visiting with Friends Outside the Co-op

Almost three quarters of our respondents reported visiting with friends and/or relatives outside their co-op at least one a week. (See Table 26.) The frequency of visiting varied significantly from one co-op to the next, however, and appeared at least partially related to where one's friends and relatives were located, as shown in Table 27.

In general, respondents at the Stanley Knowles Co-op had the lowest frequency of visits outside the co-op, though this still appeared quite high, with two thirds reporting visiting with friends and relatives at least once a week. Most also reported having friends or relatives located within the City of Toronto or its suburbs.

Respondents at Beech Hall generally had a moderately higher frequency of visits outside the co-op than those at the Stanley Knowles Co-op. This was despite the fact that they described their friends and relatives as more scattered, many being located outside Metropolitan Toronto in other nearby cities or towns.

At Parkview House, respondents described the most frequent pattern of visiting outside the co-op, with almost ninety percent reporting visits at least once a week. Over half of those interviewed also stated that their friends and/or relatives lived in the immediate neighbourhood, making such visiting much more convenient than at either of the other two seniors' co-ops.

SUMMARY

Differences in social life at the three seniors' co-ops appeared to reflect the different preferences and life styles of the co-op members. At the Stanley Knowles Co-op, where private activities were preferred as much as social activities, participation in organized social gatherings and informal visiting was less frequent than at the other two co-ops. At the Beech Hall Co-op, where the majority clearly sought a mix of private and social activities, there appeared to be more informal visiting, but somewhat less participation in organized social activities, compared to the Parkview House Co-op. And at Parkview House, where a significant proportion clearly favored social activities over more private endeavors, participation in organized gatherings, outings and events, as well as informal visiting with friends and relatives in the neighbourhood, was at its height.

CHAPTER FIVE
HOUSING AND COMMUNITY SERVICES

CHAPTER FIVE: HOUSING AND COMMUNITY SERVICES

Ninety percent of the seniors' co-op members we interviewed lived in Metropolitan Toronto before moving into their co-op, and many lived in the city or even in the neighbourhood in which their current housing co-op is located. Most also formerly lived in private-market rental apartments, and primarily in high-rise buildings, though many also lived in their own houses or in other types of accommodation.

While location and design were the features about their former housing which were liked most frequently by respondents, there was considerable variation from one co-op to the next, and many claimed to have liked "nothing" about their former dwelling. By the same token, while cost, maintenance problems and loneliness were the most common reasons for moving out of one's former housing, there was, again, considerable variation from one co-op to the next.

Reasons for choosing to move into a seniors' co-op were equally varied. In general, affordability, the idea of co-operative housing, the location of the co-op and its proximity to family and friends were the most frequently mentioned reasons, though the proportion of co-op members giving each of these reasons varied considerably from one co-op to another.

Ninety percent of those we interviewed in all three seniors' co-ops said they were satisfied or very satisfied with living in their co-op. Those at the Stanley Knowles Co-op appeared most satisfied on every measure from the layout and design of their individual apartments and co-op building, to the neighbourhood and the access to shops and services that their location within the neighbourhood provided.

Table 28: Former Housing Location

Location	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
same neighbourhood	24.2		24.4	13.3%
City of Toronto	51.5	47.5	9.8	37.0%
suburbs of Toronto	9.1	41.0	58.5	38.5%
other Ontario	9.1	9.8	4.9	8.1%
outside Ontario	6.1	1.6	2.4	3.0%
Total	100.0%	99.9%	100.0%	99.9%

Those at the Parkview House Co-op appeared almost as enthusiastic on every measure. Only their satisfaction with the Bathurst-Steeles neighbourhood was somewhat more subdued, due to its less accessible shopping and transit.

Those at the Beech Hall Co-op were generally satisfied, rather than very satisfied. They, like seniors' co-op members at the other two co-ops, were appreciative of the co-op's social life, as well as its physical amenities. In particular, residents at Beech Hall liked the low-rise design of their co-op and its park-like setting, but disliked its distance from shops and services.

Community services are generally left to individual co-op members to arrange according to their own needs and preferences. Few such services are provided on a collective basis, and though most appear satisfied with this arrangement or fear the cost that added services might entail, some additional community support services were wanted by some.

Table 29: Former Housing Tenure

Tenure	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
private rental	66.7	52.5	82.9	65.2%
private ownership	30.3	18.0	7.3	17.8%
live w. relatives	3.0	16.4		8.1%
non-profit housing		3.2	7.3	3.7%
public housing		4.9		2.2%
condominium			2.4	0.7%
co-operative		1.6		0.7%
not given		3.3		1.5%
Total	100.0%	99.9%	99.9%	99.9%

FORMER HOUSING

Former Housing Location

Almost ninety percent of the seniors' co-op members we interviewed lived in Metropolitan Toronto before moving into their current housing co-op. (See Table 28.) At the Stanley Knowles and Parkview House Co-ops, over half had lived in the same city as their co-op, i.e. in Toronto and North York, respectively, and about a quarter had lived in the same neighbourhood. At the Beech Hall Co-op, almost half had lived in the City of Toronto, while just over forty percent had lived in Toronto's suburbs, including the City of York, where Beech Hall is located.

Former Housing Tenure

As Table 29 shows, there was considerable variation in the patterns of former housing tenure at the three co-ops. Taken together, two thirds of the co-op members we interviewed rented

Table 30: Former Housing Type

Housing Type	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
high-rise apt.	45.5	36.1	82.9	52.6%
house	36.4	41.0	9.8	30.4%
low-rise apt.	18.2	13.1	4.9	11.9%
townhouse			2.4	0.7%
other(13)		9.8		4.4%
Total	100.1%	100.0%	100.0%	100.0%

apartments or houses in the private market before moving into their current housing co-op. Less than twenty percent owned either a house or condominium. About eight percent lived with relatives and another seven percent lived in some form of non-profit housing, i.e. public, private or co-operative non-profit.

Former Housing Type

Combining this data with the information on former dwelling type in Table 30, we note interesting contrasts between co-ops. About two thirds of the respondents at the Stanley Knowles Co-op rented apartments, primarily in high rise buildings, though many in low-rise buildings as well. Most of the remaining third were formerly home owners.

At Beech Hall, co-op members' former housing tenures and dwelling types were more diverse. Though fewer were home owners, more had previously lived in houses, many of these shared with relatives. Almost ten percent had also previously lived in non-profit housing, and another ten percent had rented

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[13] This category includes basement apartments, dwelling units above stores and other unspecified types of rental units.

Table 31: Former Number of Bedrooms in Dwelling Unit

Number of Bedrooms	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
bachelor	9.1	16.4		9.6%
one bedroom	42.4	31.1	53.7	40.7%
two bedrooms	21.2	18.0	31.7	23.0%
three bedrooms	12.1	24.6	9.8	17.0%
four or more	15.2	6.6	4.9	8.1%
not given		3.3		1.5%
Total	100.0%	100.0%	100.1%	99.9%

units not in apartment buildings, but in basements or above stores.

Parkview House, in contrast, had the lowest rate of previous home ownership and the highest rate of former renters, with over eighty percent having previously lived in high-rise buildings. Note that the two co-ops which are high-rise buildings have the highest proportion of members having previously lived in high-rise buildings, while the co-op which is made up of low-rise buildings has the highest proportion of members having previously lived in houses.

Former Number of Bedrooms

About two thirds of our respondents lived in one and two-bedroom dwelling units before moving into their current co-op, 27% lived in units with three or more bedrooms, and ten percent lived in bachelor apartments. However, as expected, there were significant differences from one co-op to the next.

Those at the Stanley Knowles Co-op followed the general profile, shown in Table 31, quite closely. Those at the Beech Hall

Table 32: Features Liked Most About Former Housing[14]

Features Liked Most	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
location	63.6	26.2	14.6	31.9%
design	30.3	24.6	43.9	31.9%
people	9.1	14.8	22.0	15.6%
the garden	21.2	9.8	12.2	13.3%
privacy	15.2	9.8	2.4	8.9%
nothing	3.0	24.6	19.5	17.7%

Co-op, in contrast, had a higher than average proportion formerly living in bachelor units, reflecting the large number of single-person households in this co-op, as well as a higher proportion formerly living in three-bedroom units, reflecting the large number that had formerly lived in houses. At Parkview House, the vast majority (86%) formerly lived in one and two-bedroom units, the same type of units available in their current co-op.

Features of Former Housing Liked Most

Asked what they had liked most about their former housing, common responses emphasized aspects of their dwelling's location, such as its access to shops and services, or to their former housing's design, such as access to grade in the case of houses. Many also suggested that they had liked nothing or very little about their former home. Again, as Table 32 shows, there were important differences between co-ops.

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[14] Respondents were asked to list the features they liked most about their former housing. Up to two responses were recorded for each respondent. Consequently, the figures listed in this table represent the proportion of respondents mentioning each feature and add up to more than 100%.

At the Stanley Knowles Co-op, almost two thirds mentioned liking the location of their former home and, in particular, the access to transportation and services that this location entailed. As noted, many of these respondents formerly lived in the City of Toronto or even in the same neighbourhood as their current co-op. Almost a third also mentioned liking the design of their former housing, citing such attributes as its size or its accessibility to grade in the case of houses. Almost a quarter also mentioned liking the garden at their former home most.

It is also interesting that the Stanley Knowles Co-op had a significant proportion of co-op members, and the highest proportion compared with the other co-ops, mentioning that they liked the "privacy" provided by their former dwelling. This response appeared to reflect a perception of the contrast between former and current social demands, as these respondents expressed some displeasure about their co-op's enforcement of the requirement to participate in co-op activities.

At Beech Hall, location was again the most commonly liked feature of respondents' former housing, though barely over a quarter mentioned this. Significantly fewer Beech Hall, compared with Stanley Knowles, residents previously lived in the City of Toronto, where transportation and other services are most accessible. A quarter of Beech Hall residents also mentioned liking the design of their former housing, citing such attributes as its size, its accessibility to grade in the case of houses, and other amenities, such as central air conditioning. Another quarter said they liked "nothing" about their former housing.

At the Parkview House Co-op, design was the most commonly liked feature of their former housing and was mentioned by over forty percent of those we interviewed. Among the aspects of design that were cited most frequently were the size of their former

Table 33: Reasons for Leaving Former Housing(15)

Reason	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
cost too much	15.2	31.1	48.8	32.6%
maintenance	27.3	21.3	31.7	25.9%
loss/loneliness	15.2	26.2	19.5	21.5%
needed a change	12.1	23.0	14.6	17.8%
distance to family	9.1	13.1	9.8	11.1%
tenure problem	18.2	6.6	4.9	8.9%
health problem	9.1		9.8	5.2%
design problem		8.2	2.4	4.4%
not given	15.2	3.3	4.9	6.6%

unit, the high-rise form of the building, and other special amenities such as swimming pools or security systems. Almost a quarter of the residents also mentioned liking the people where they formerly lived, including family, friends and neighbours. Given the unusually high proportion of Parkview House residents who are Jewish, and who formerly lived in Jewish neighbourhoods in North York, including the same one that they live in now, this can be interpreted as liking to live among other Jewish people. A significant number also said that they had liked "nothing" about their former housing.

Reasons for Leaving Former Housing

Respondents' reasons for leaving their former housing are listed in Table 33. While the high cost of housing appeared to be the most common motivation, problems with maintenance, which

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15 Up to two reasons for moving were recorded for each respondent. Consequently, figures in this table indicate the proportion of respondents listing each of these reasons and the total will exceed 100%.

included either poorly maintained apartment buildings or difficulties with the up-keep of a house, and problems of loneliness, including the loss of one's spouse through separation, divorce or death, the loss of friends or family, whether through death or increasing distance, as well as general feelings of loneliness, were also very common. The frequency of reported reasons for moving out followed this general sequence for the Parkview House Co-op only, however.

At the Stanley Knowles Co-op, where residents' incomes are generally higher than at either of the other two co-ops, problems with maintenance were actually mentioned more frequently than problems related to the cost of their former dwelling. Tenure problems, which included feelings of insecurity as well as actual eviction, were the second most frequently listed reason for moving out. The cost of housing and loneliness were the third most frequently mentioned reasons for moving.

At the Beech Hall Co-op, the cost of former housing was the reason given most frequently for having moved out, while loss or loneliness was the second most frequent. The "need for a change" was the third most commonly given reason for moving, and was generally accompanied by a statement about the need to move out of what were considered inhospitable surroundings, whether made unpleasant by physical conditions, such as a basement apartment, or by social conditions, such as living with relatives. Problems with maintenance were also quite commonly mentioned.

SATISFACTION WITH SENIORS' CO-OPS

Reasons for Moving Into a Co-op

Just as cost was the most frequently mentioned motivation for moving out of former dwellings, the affordability of housing

Table 34: Reasons for Moving Into This Co-op(16)

Reasons for Moving In	Stanley Knowles	Beech Hall	Parkview House	Total(17) Respondents
affordability	9.1	39.3	56.1	37.0%
idea of co-op	60.1	14.8	22.0	28.1%
location	39.4	16.4	17.1	22.2%
friends/family	3.0	19.7	26.8	17.8%
mix of ages	6.1	n/a	n/a	6.9%
seniors only	n/a	4.9	9.8	5.2%
other	12.1	27.9	2.4	16.3%

charges in seniors' co-ops was the most frequently mentioned reason for moving in. Liking the idea of co-operative housing was another common reason for moving in, while location near transit, shops, services, or friends and family, either in the co-op or in the neighbourhood, were common reasons for choosing one co-op in particular.

As Table 34 shows, reasons for choosing to move into a particular co-op varied. At the Stanley Knowles Co-op, liking the philosophy of co-operative housing was cited as a reason by sixty percent of the respondents. The location of the co-op, near the subway and a major shopping street, was also an important factor in the choice of forty percent of those we interviewed.

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16 Respondents were asked what led them to move into this particular co-op. Up to two reasons were recorded for each. Consequently, the figures in this table add up to more than 100%.

17 Because Stanley Knowles Housing Co-operative contains a mix of age groups, while Beech Hall and Parkview House contain seniors only, the "totals" referring to these characteristics are based on the number of respondents in the applicable co-ops only.

Table 35: Satisfaction With Living in the Co-op

Level of Satisfaction	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
very satisfied	78.8	47.5	75.6	63.7%
satisfied	15.2	42.6	17.1	28.1%
somewhat satisfied & dissatisfied		3.3	4.9	3.0%
dissatisfied		1.6		0.7%
very dissatisfied	6.1	1.6	2.4	3.0%
not given		3.3%		1.5%
Total	100.1%	99.9%	100.0%	100.0%

At Beech Hall, forty percent mentioned affordability as a major reason for choosing to move into the co-op. Given the extraordinarily tight housing market and skyrocketing housing costs in Metropolitan Toronto, and given that three quarters of these residents had annual household incomes below $15,000 in 1987, the non-profit nature of the housing charges and the possibility of qualifying for a rent-geared-to-income unit seems especially attractive. Twenty percent of the respondents at Beech Hall also choose to move into the co-op because other friends or family lived either in the co-op or close by.

At Parkview House, where household incomes are also quite low, well over half of the co-op members gave affordability as a major reason for moving into the co-op. Proximity to family and friends was mentioned by over a quarter, as well, and almost as many mentioned liking the idea of co-operative housing.

Satisfaction with Living in the Co-op

Over ninety percent of those we interviewed in each of the three seniors' co-ops felt satisfied or very satisfied with living in their co-op. As Table 35 shows, those at the Stanley Knowles and Parkview House Co-ops were most satisfied, though all three co-ops also had a small proportion, between two and six percent, who were dissatisfied or very dissatisfied.

Three quarters of those we interviewed thought their life in the co-op was different than it would be in other types of housing, as well. Well over half suggested that this difference was attributable to friendlier neighbours or to their greater involvement in the management and social life of the co-op.

Features Liked and Disliked Most

Asked what they liked and disliked most about their co-op, two thirds of the respondents at the Stanley Knowles Co-op mentioned the social life of the co-op as one of the two features they liked most. Half also mentioned the location of the co-op, and in particular its proximity to the subway and shops. Over another quarter mentioned liking the affordability of the co-op and almost one in five mentioned liking the control over their own housing that co-operative management provided.
The most commonly disliked feature in the co-op was "boring meetings," which were mentioned by fifteen percent.

At Beech Hall, over half the respondents again mentioned the social life of the co-op as one of the features they liked most. Over one third mentioned liking the low-rise design of the Beech Hall Co-op and another third mentioned liking the affordability of the co-op most. One in five also commented that one of the features they liked most was having the opportunity to choose between private and social activities. The most commonly disliked features were "conflicts between friends," mentioned by fifteen percent, and the location of the co-op, i.e. the

Table 36: Satisfaction With Design/Layout of Apartment

Level of Satisfaction	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
very satisfied	57.6	24.6	56.1	42.2%
satisfied	15.2	60.7	36.6	42.2%
somewhat satisfied & dissatisfied	18.2	8.2	2.4	8.9%
dissatisfied	6.1		4.9	3.0%
very dissatisfied	3.0	3.3		2.2%
not given		3.3		1.5%
Total	100.1%	100.1%	100.0%	100.0%

difficulty reaching shops and services, mentioned by another fifteen percent.

At Parkview House, eighty percent of the respondents mentioned the social life of the co-op as one of the features they liked most. Forty percent also mentioned liking the affordability of the co-op, and over another quarter mentioned liking the location, particularly in terms of its access to transit and shops. Almost another quarter mentioned disliking some aspect of the building's design, such as the size of apartments, and another ten percent mentioned disliking the location.

Satisfaction with Apartment Design and Layout

The vast majority of respondents were satisfied or very satisfied with the design and layout of their individual apartment. Table 36 shows the differences in the level of satisfaction at each co-op.

Despite these differences, at all three co-ops, both the most liked and the most disliked feature of the apartment's design was its size. At the Stanley Knowles and Parkview House Co-ops where most claimed to be very satisfied with the design, about thirty percent felt their apartment was too small, while about twenty percent liked the size. At Beech Hall, where most were simply "satisfied" with the design, almost half liked the size of their unit or mentioned its being easy to clean, while less than fifteen percent thought it was too small.

Almost another quarter of the Beech Hall respondents mentioned liking a particular aspect of their apartment's design, such as the large windows or the safety features in the bathroom. Just over ten percent of those at the other two co-ops also mentioned liking these features. And about ten percent of those at the Parkview House Co-op mentioned disliking the placement of their bathroom next to the dining area in their apartment.

Satisfaction with Building Design and Layout

As Table 37 shows, satisfaction with the design and layout of the co-op development as a whole was quite similar at all three seniors' co-ops. About half were satisfied and another third were very satisfied. Though a fraction were dissatisfied, no one said they felt very dissatisfied. The aspects of their buildings that were liked or disliked, however, varied significantly from one co-op to the next.

At the Stanley Knowles Co-op, about one quarter mentioned liking special design features, such as the sun deck. Another fifteen percent mentioned being built on top of the Northern District Library, and liking the access to the library that this design provided. Fifteen percent said that there were design problems for wheelchair users and others with walking difficulties. In particular, there were complaints about the steep slope of the

Table 37: Satisfaction With Design/Layout of Building

Level of Satisfaction	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
very satisfied	36.4	32.8	34.1	34.1%
satisfied	45.5	55.7	48.8	51.1%
somewhat satisfied & dissatisfied	3.0	4.9	9.8	5.9%
dissatisfied	3.0	1.6	4.9	3.0%
very dissatisfied				0.0%
not given	12.1	4.9	2.4	5.9%
Total	100.0%	99.9%	100.0%	100.0%

walkway leading up to the co-op entrance. Another ten percent suggested the need for central air conditioning.

At the Beech Hall Co-op, over one third mentioned liking the gardens or the park-like setting of the co-op. Fifteen percent mentioned liking the low-rise design of the buildings, and another ten percent mentioned liking the small clusters of units in each building. Just under ten percent complained about the parking situation and the distance they had to walk to reach the parking lot at the school about a block away.

At the Parkview House Co-op, just under twenty percent mentioned liking special design features, such as the private balconies or the benches by the elevator. Another ten percent mentioned liking how well the building was maintained. In contrast, almost another twenty percent complained about poor maintenance of the building. Just over ten percent suggested design

Table 38: Satisfaction With The Neighbourhood

Level of Satisfaction	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
very satisfied	66.7	9.8	39.0	32.6%
satisfied	27.3	50.8	56.1	46.7%
somewhat satisfied & dissatisfied	3.0	18.0		8.9%
dissatisfied	3.0	6.6	4.9	5.2%
very dissatisfied				0.0%
not given		14.7		6.6%
Total	100.0%	99.9%	100.0%	100.0%

changes, such as the addition of central air conditioning or a swimming pool. Another twelve percent complained about the shortage of parking, particularly for visitors, and just under ten percent complained that the walls were too thin and that this created noise problems, especially from the trash compactor.

Satisfaction with the Neighbourhood

As Table 38 shows, there was considerable variation in members' level of satisfaction with the neighbourhood in which the co-ops are located. Those at the Stanley Knowles Co-op were clearly most satisfied with their neighbourhood, and while the majority of those at Beech Hall were satisfied, many were also at least somewhat dissatisfied with the lack of nearby shops and services.

Table 39: Problems of Physical Access or Mobility[18]

Type of Problem	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
Inside the Co-op				
use of wheelchair	6.1	1.6	2.4	3.0%
climbing stairs	3.0	3.3		2.2%
no problem	90.9	95.1	97.6	94.8%
Total	100.0%	100.0%	100.0%	100.0%
Outside the Co-op				
painful/unsteady walking	24.2	9.8	7.3	12.6%
use of wheelchair	6.1	3.3	2.4	3.7%
winter sidewalks	3.0	4.9	2.4	3.7%
parking	3.0			0.7%
no problem	63.6	82.0	87.8	79.3%
Total	99.9%	100.0%	99.9%	100.0%

At the Stanley Knowles Co-op, almost half the respondents mentioned liking the access to shops that the Yonge-Eglinton neighbourhood provided. Fifteen percent mentioned liking the access to the subway, which is about a block away. Another twelve percent said they liked the neighbourhood because it was familiar to them and about six percent said they liked the neighbourhood because it was quiet.

At the Beech Hall Co-op, almost one third said they liked the neighbourhood because it was quiet. Just under ten percent each mentioned liking the neighbourhood either because of the

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[18] Respondents were asked to describe any problems they had getting around either inside or outside the co-op.

Table 40: Length of Residence in the Co-op

Length of Residence (age of co-op)	Stanley Knowles (4 years)	Beech Hall (8 years)	Parkview House (4 years)	Total Respondents
less than 1 year	3.0	14.8	7.3	9.6%
1-3 years	15.2	23.0	24.4	21.5%
4-6 years	81.8	21.3	68.3	50.4%
7-9 years		41.0		18.5%
Total	100.0%	100.1%	100.0%	100.0%

friendliness of their neighbours or because of their familiarity with the area. Just under ten percent each also mentioned disliking the neighbourhood either because of the distance to shops or because they did not feel safe at night.

At the Parkview House Co-op, close to forty percent mentioned liking the access to shops that the Bathurst-Steeles neighbourhood provided. Another ten percent mentioned liking the neighbourhood because it was familiar to them. Ten percent complained that they disliked the proximity to the Memorial Gardens Cemetery, which flanks the co-op on the east. Just under ten percent each mentioned that they disliked the neighbourhood either because of the noise from the traffic on Bathurst Street or because of the distance to shops.

Physical Access and Mobility

Difficulties getting around inside and outside the co-op can affect members' level of satisfaction with the design of their building, their individual apartment, and their neighbourhood. As Table 39 shows, the proportion of respondents having problems with physical access and mobility was highest among those at the Stanley Knowles Co-op and lowest among those at Parkview House.

Table 41: Plans to Move Out of the Co-op

Housing Co-op	plans to move out of the co-op in the near future			
	yes	no	don't know	Total
Stanley Knowles	6.0	90.9	3.0	99.9%
Beech Hall	4.9	91.8	3.3	100.0%
Parkview House		97.6	2.4	100.0%
Total	3.6%	93.3%	3.0%	99.9%

The fact that the Stanley Knowles Co-op also had the highest proportion of residents who were satisfied or very satisfied with their neighbourhood, reflects precisely how great the advantages of this co-op's location are and how important to the perception of neighbourhood satisfaction among those with difficulties walking around outside.

Length of Residence

Members' length of residence in the co-op can be an indirect measure of satisfaction with the co-op environment or a reflection of the lack of other affordable housing options. As Table 40 shows, most respondents have lived in their co-op since it opened. At the Stanley Knowles and Parkview House Co-ops, which have been open for four years, around seventy to eighty percent of the members have lived there since the beginning. At Beech Hall, which has been a co-op for eight years, many members have lived in the buildings since the beginning and some since before its conversion. The somewhat larger proportion of new members at Beech Hall is a consequence of its higher proportion of recent deaths, which may be a function of the age of the co-op and the greater age of former members.

Plans to Move

About four percent of the current residents in the three co-ops plan to move out in the near future, as Table 41 shows, and over ninety percent have definite plans to stay in their co-op. Those offering explanations of their plans to move out were divided between those having criticisms of their co-op and those having more personal reasons. One person at the Stanley Knowles Co-op cited his/her desire to live closer to other family members. Two at the Beech Hall Co-op cited "poor facilities" as the reason for their planned move, while a third mentioned the desire to move in with a friend.

COMMUNITY SERVICES

All of the seniors' co-ops we studied have access to a wide variety of community services, from meals-on-wheels to temporary nursing and homemaking assistance. In keeping with the emphasis on independent living, however, most of these services are arranged on an individual basis by the person needing the service, though the Stanley Knowles Co-op also arranges for regular visits from a public health nurse and has a social services committee which monitors residents' specialized needs.

Asked if their co-op had any special community services, most respondents said that these were up to the individual, though many listed the types of services they knew to be available. Table 42 shows the types of social and community support services that respondents reported knowing were available to members of their co-op. These are presented in order of the frequency with which they were mentioned, but are not quantified because of the inconsistency with which they were reported and recorded. Note that at all three co-ops, the informal assistance provided by other co-op members was also mentioned.

Table 42: Some of the Existing
Social and Community Support Services

Stanley Knowles	Beech Hall	Parkview House
social services committee	meals-on-wheels	homemaking
nursing care	nursing care	nursing care
homemaking	chiropodist	meals-on-wheels
informal help	homemaking	informal help
meals-on-wheels	chiropractor	MD house calls
	bus to grocery	2nd floor "card alert" system
	MD house calls	
	informal help	

At the Stanley Knowles Co-op, the Social Services Committee was mentioned most. This committee organizes members to do tasks, such as cooking, laundry, cleaning, grocery shopping, banking, or helping with legal documents, for other members who require temporary assistance. A notice posted on the co-op's fourth floor bulletin board listed 29 co-op members who had volunteered to perform various combinations of these tasks. Several members also mentioned, during their interview, how appreciative they were of the help they had received from other co-op members after returning home from the hospital. The committee also makes appointments with a public health nurse, who sees patients every week in the co-op meeting room, for blood pressure checks and half-hour consultations.

No formal social services are collectively provided at Beech Hall, though individuals can, and do, receive a wide variety of services in their own apartments. At one time, Meals-on-Wheels is reported to have served a communal lunch once a week in the Hall, and though this was discontinued, the program is still well known. House calls, made by a local chiropodist and other

Table 43: Additional Social and Community Support Services Wanted by Respondents

Type of Service	Stanley Knowles	Beech Hall	Parkview House	Total Respondents
24-hour duty nurse	18.2	4.9	2.4	7.4%
regular visits by MD/dentist	3.0	13.1	2.4	7.4%
homemaker services	6.1	4.9	2.4	4.4%
shuttle service for errands		1.6	9.8	3.7%
exercise equipment	6.1		4.9	3.0%
collective meals-on-wheels	3.0	3.3		2.2%
night-time security guard		1.6	2.4	1.5%
nothing	63.7	70.5	75.6	70.4%
Total	100.1%	99.9%	99.9%	100.0%

individual doctors, were commonly mentioned. One service, apparently unique to this co-op, was a bus service provided by a grocery store chain, which transports co-op members directly to and from a grocery store once a week.

No formal social services are collectively offered at Parkview House, either, though a doctor used to hold a clinic in the hobby room once a week. This was discontinued when it became apparent that most co-op members preferred to arrange house calls with their own physician, as needed.

Co-op members at Parkview House, like the other seniors' co-ops, provide various informal services for one another. For example, a retired barber gives haircuts to house-bound co-op members in their apartments for a small fee. And at all three co-ops, there appears to be a great deal of informal visiting and caretaking of those temporarily indisposed.

Additional Community Services Wanted

Though seventy percent of the seniors' co-op members we interviewed said that they had no need or desire for more formally organized community services within the co-op, some clearly stated that their seeming disinterest was related to the fear that additional services would incur additional financial costs.

The types of additional community services that were listed as wanted by the remaining thirty percent are shown in Table 43. Almost twenty percent of the respondents at the Stanley Knowles Co-op, wanted a nurse on duty 24-hours. Thirteen percent at the Beech Hall Co-op wanted visits by a doctor or dentist to be established as a matter of routine. And ten percent at the Parkview House Co-op wanted to have a shuttle service to the shopping plaza up the street or for other errands.

SUMMARY

Overall, then, seniors' co-op members appeared well satisfied with the quality of their physical environment, their social life, and the level of community services provided in that environment. While those at the Stanley Knowles and Parkview House Co-ops were generally more enthusiastic about their co-op's access to shops and services, those at the Beech Hall Co-op expressed particular satisfaction with the low-rise form and park-like setting of their co-op.

CHAPTER SIX
CONCLUSION

CHAPTER SIX: CONCLUSION

The three Toronto seniors' housing co-ops that we studied differed in many important ways. The physical forms and locations of the co-ops were different, as were the general demographic characteristics of residents at each. Life styles and leisure preferences also differed, and were reflected in the patterns of social life and organized social activity within each co-op.

Despite these differences, the vast majority of those we interviewed at all three co-ops reported feeling satisfied or very satisfied with almost every aspect of their co-op that we studied. Those at the Stanley Knowles Co-op appeared especially appreciative of their co-op's location, it's philosophy, and the mix of ages housed within. At Beech Hall, respondents appeared most appreciative of the co-op's low-rise design and park-like setting, it's mix of privacy and social activity, and its affordability. Those at the Parkview House Co-op appeared most appreciative of their co-op's social activities, its affordability, and its proximity to family and friends within the Jewish community.

Asked if they thought co-operative housing was a good idea for seniors in general, 97% gave an unequivocal "yes" in response. And 96% said they would recommend their own co-op to other seniors. This overwhelming enthusiasm did not deter respondents from suggesting changes or adding critical comments, though most of these concluding comments at the end of the interviews suggested the need for more housing co-ops for seniors and for others, as well.

Table 44: Residents' Rate the Idea of Co-ops for Seniors

Housing Co-op	Are co-ops a good idea for seniors?			
	yes	no	don't know	Total
Stanley Knowles	100.0			100.0%
Beech Hall	96.7	1.6	1.6	99.9%
Parkview House	95.1	2.4	2.4	99.9%
Total	97.0%	1.5%	1.5%	100.0%

RATINGS AND RECOMMENDATIONS BY SENIORS' CO-OP MEMBERS

As Table 44 shows, an overwhelming majority of residents at all three co-ops felt that co-operative housing was a good idea for seniors in general.

At the Stanley Knowles Co-op, typical comments were:

> "Co-ops are a terrific idea."
>
> "I'd like to encourage other co-ops to be built because it's a wonderful idea."
>
> "I won't leave, not until they carry me out feet first. I just wish they'd build more."

At Beech Hall typical comments were:

> "It's a better housing type than regular apartments because it's easier to make friends, get involved, and keep your mind working by participating in the management of the co-op."
>
> "Seniors' co-ops are a great idea. They should build more."
>
> "This is a good situation compared to low-cost rental: no landlord to fight, the maintenance person is on site all the time and the units are well maintained."

Table 45: Recommending Their Co-op to Other Seniors

Housing Co-op	Would you recommend this co-op to others? yes	no	don't know	Total
Stanley Knowles	97.0		3.0	100.0%
Beech Hall	93.5	1.6	4.9	100.0%
Parkview House	97.6	2.4		100.0%
Total	95.5%	1.5%	3.0%	100.0%

At Parkview House, typical comments included:

> "It's a very good idea getting elderly people together in a co-op. The people are closer to each other--more like a family."
>
> "Seniors' co-ops are better than apartments, where you are by yourself."
>
> "There should be more co-ops, not only for seniors, but for everyone. People care in co-ops. If someone is sick, other people visit and send cards."
>
> "The idea of seniors' co-ops is very good, but it's nicer living with younger people, except that they have children who are noisy."

And, as a recent immigrant from the U.S.S.R. put it:

> "Russia should learn about co-ops. It's good here for everyone, but even better for older people."

Recommending Co-ops to Other Seniors

As Table 45 shows, an overwhelming majority also said that they would recommend their co-op to other seniors, though some qualified this with statements about the types of people they would want to join their co-op.

At the Stanley Knowles Co-op, typical comments included:

> "People who move in should be people who will be active

> members. Co-ops are not just for economic reasons, but because people want to participate in the co-op life style."
>
> "I like the mixture of people. The proportion of seniors and others feels about right."
>
> "This co-op is one of the best. My family is pleased and surprised at how well it is working out."
>
> "I like the subsidy aspect for people in co-ops who need it. I like the mix of ages because we need younger members who are in contact with the working world."
>
> "I am very happy here."

At Beech Hall, typical comments were:

> "The age limit is up for discussion right now, but I think that Beech Hall should stay a place for older adults because it's too small for people to have young children here. Keeping the age limit of 55 would also ensure that there are able people to maintain the buildings."
>
> "People here are very responsible."
>
> "It's well run, has good grounds, and good maintenance services."
>
> "This is the best place I've seen."

At Parkview House, typical comments included:

> "I'm very happy here. In fact, I don't know how I lived in an ordinary apartment building."
>
> "Getting a good group of people is so important. The people must know what co-ops are all about and be prepared to work."

Changes Wanted in Seniors' Co-ops

Despite this enthusiasm, one third of the co-op members we interviewed had suggestions about how their co-op should be changed. As Table 46 shows, the desire for changes in physical, as opposed to social, attributes of the co-ops are twice as

Table 46: Changes Wanted in the Co-op[19]

Type of Change	Stanley Knowles	Beech Hall	Parkview House	Total Respondent
design features	12.1	18.0	12.2	14.8%
apartment sizes	3.0	6.6	2.4	4.4%
different members	3.0	1.6	7.3	3.7%
different staff		8.2		3.7%
shop/transit access		4.9	2.4	3.0%
more activities	3.0	1.6	2.4	2.2%
meetings optional	6.1			1.5%
don't know	3.0	21.3	34.1	20.7%
no changes needed	75.8	45.9	41.5	51.9%

common. These concerns were most prevalent at Beech Hall, where almost one third suggested changes in some physical attribute of their co-op, from on-site parking, central air conditioning, or larger apartments to more accessible shops and public transit. Eight percent also felt staff changes would be desireable.

About fifteen percent of those at the Stanley Knowles and Parkview House Co-ops sought physical changes, including better wheel-chair access, more on-site parking, and larger apartments. Six percent at the Stanley Knowles Co-op also said they would like to see meetings become optional, and seven percent at Parkview House felt a different composition of members would be more conducive to co-operative living.

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[19] Co-op members were asked what they would change about their co-op if they could. Up to two responses were recorded for each respondent. Consequently, the figures given in this table add up to more than 100%.

CONCLUDING COMMENTS

At the end of each interview, respondents were asked if they had any additional comments about seniors' co-ops in general or their co-op in particular. Almost two thirds did. The most common type of comment called for more co-operative housing to be built both for seniors and for others. Some of these typical concluding comments have been presented above, those that follow provide a pertinent summary of this study of Toronto's seniors' housing co-ops as a whole.

Stanley Knowles Co-op

At the Stanley Knowles Co-op, everyone we interviewed expressed support for the idea of seniors' co-ops in general, and only three percent were unsure whether they would recommend their co-op to other seniors. The age mix in the co-op was commented on by many, and supported by most, though a few expressed misgivings about living with young children. Only one critical comment was expressed about daily life in the co-op. It is included here to provide the minority perspective, as well at the more characteristic comments made by residents.

Typical comments were:

> "The age mix is interesting and good for everybody. Government should fund many more co-ops across the country because affordable housing is the next big issue that needs to be addressed."
>
> "The more co-op housing the better, but the first floor should be for wheelchair units."
>
> "There should be more housing available for seniors. I'm disappointed in the government's affordable housing promises."
>
> "It would be good if there were more options for older people. Pets should be allowed here and they aren't."
>
> "The mixing of ages, backgrounds and income levels of members is very important for a successful co-op."

> "It's very important to have a mix of ages. It's unnatural for people to be segregated. The younger people here take part and aren't left out."
>
> "I don't like multi-generational family groupings because children create a lot of problems for everyone."
>
> "I don't like the lack of privacy. Everybody wants to know your business."

Beech Hall

At Beech Hall, 97% supported the idea of seniors' co-ops, though slightly fewer (94%) were certain they would recommend their co-op to other seniors. While residents' tended to praise the physical design of the co-op itself, few liked its location, and while most were quite pleased with the co-op's management and social life, a few more concerns were expressed here than at the other co-ops.

Typical comments included:

> "When I woke up here the first day after moving in, I saw trees out my window and thought I must be in heaven."
>
> "I like two storeys because it's similar to little houses with gardens. I like the feeling of security and the fact that there are no elevators."
>
> "I like participatory maintenance because it's exercise, but some people worry about being forced to move out because they can no longer maintain the hallway."
>
> "The housing crisis has reached such proportions that it is impossible to get housing. The government should put more money into co-op housing for all ages."
>
> "Build more seniors' co-ops."
>
> "We need smaller co-ops where people will help out more. I was ostracised for speaking out at a meeting. The co-op is too cliquish."
>
> "The spirit of co-ops change as they age. The community spirit associated with the fight [to save Beech Hall from demolition] is hard to keep alive. People aren't interested or don't think it's important anymore."

Parkview House

At Parkview House, in contrast to Beech Hall, residents were slightly more likely to recommend their co-op to other seniors, than they were to support seniors' housing co-ops in general, though both proportions were over 95%. Also, despite this overwhelming support, residents here seemed just as likely to complain about their co-op, as praise it.

Typical comments included:

> "Nothing is better than living here...such a good lot of people. Seniors' co-ops are good for people to be able to mix in."
>
> "When more co-ops are built, take care with the design and layout of the units, because some are not well thought out."
>
> "Many people would choose to live in co-ops if they could, so more should be built. When the president and board are good people, life is quiet."
>
> "If the board is made up of incompetent, power hungry people, a little dictatorship could be started inadvertently."
>
> "There is no better land than Canada. We have given nothing and we receive everything." (Russian immigrant)
>
> "Russians are very different from Canadians. The Canadians watch us too much and aren't happy with their simple Russian neighbours. This makes me angry."
>
> "I'm concerned about the quality of people here. The original interviewers need to be more discriminating. They need people to be capable and involved."
>
> "Every apartment should have a balcony, and there should be shopping services so people can live independently with dignity."
>
> "No matter how many co-ops there are, they are never enough because most seniors don't want to be locked up alone living in a seniors' home where they only have a small bachelor apartment."

SUMMARY

Seniors' housing co-operatives are highly recommended by those that live there. While we tend to conceive of co-ops as one type of housing option for older Canadians, this study has made clear that co-ops can, and do, provide remarkably different social and physical environments to suit different preferences and life styles. Given the differences found in the characteristics of these three Toronto co-ops, we conclude that seniors' co-ops are suitable for a wide variety of life styles, and best suited for older Canadians who, quite simply, want to participate in a co-operative life with others.

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APPENDICES

APPENDIX 1: METHODOLOGY

This study was designed to examine the demographic and life style characteristics of residents in seniors' housing co-ops, as well as their satisfaction with and participation in various aspects of life within the co-op. The research instruments included a survey of members, designed as personal face-to-face interviews, observations of common spaces within each co-op and the collection of other relevant background material on co-ops in general and seniors' co-ops in particular.

The Survey

The first rough draft of the survey, submitted with the original proposal, was revised and circulated to Luis Rodriguez, the CMHC project officer for this project, as well as to my research assistant and field workers. Their comments were incorporated in the third draft, which was then reviewed by an advisory committee consisting of representatives from the Stanley Knowles and Beech Hall Housing Co-ops and members of the study team. Comments from this review were used to produce the next draft of the questionnaire, which was pre-tested at the Stanley Knowles and Beech Hall Co-ops. No further revisions seemed necessary, so this fourth draft became the final version of the questionnaire. (See Appendix 2.) The average interview took forty minutes to complete, while others ranged from thirty minutes to an hour.

The Observation Schedule

The observation schedule was designed to examine residents' use of and behaviour in common and semi-private spaces within the co-op. While the observation schedule is indicative of the kinds of observations sought, field workers were also given detailed instructions about how to make observations in an unobtrusive manner, how to develop their own notation for relevant behaviours not listed on the schedule, the importance of typing up field notes immediately following each observation session and the underlying purpose of observing behaviour, i.e to confirm or refute verbal descriptions of social relations and behaviour within the co-op. The final observation schedule and a summary of the instructions to field workers is attached. (See Appendix 3.)

Notifying Residents

Flyers informing co-op residents about the study and the upcoming interviews were circulated to each household at the Beech Hall Co-op and to each household containing seniors at the Stanley Knowles Co-op. The flyers explained the general purpose of the study and assured residents of the confidentiality of their replies. In addition, each flyer listed the names of the principal researcher, the field worker assigned to that co-op and the co-op member participating on the advisory committee, such that questions or concerns about the study could be addressed to the appropriate individual.

Notices were prepared, but were not circulated, at the Parkview House Co-op on the advice of the co-op's office manager and the co-op member acting as our contact person. They estimated that about one third of the residents of Parkview House do not speak English and would be unable to read the flyer. Instead, they offered to inform co-op members about the study personally.

Field Researchers

Field workers for the Beech Hall and Stanley Knowles Housing Co-ops were selected on the basis of their background and interest in the field of social housing. Two were graduate students in the Faculty of Environmental Studies at York University, while the other was a student in the Faculty of Architecture at the University of Toronto.

An additional field worker was hired later to assist with interviews at Parkview House. She was selected because she was fluent in Yiddish and had extensive experience working with seniors in Toronto.

Training for the field workers consisted of an initial 3-hour session on interview and observation techniques, followed up by debriefing and review sessions during the data collection phase. The debriefing sessions allowed the field workers to discuss their observations and share any problems they'd encountered. These sessions also allowed discussion of ways to improve interviewing and observation techniques, while at the same time providing support and encouragement for the field workers' efforts.

Data Collection

Beginning the field work in the three co-ops was contingent on approval from each co-op's Board of Directors. The Stanley Knowles Housing Co-operative and the Beech Hall Housing Co-operative Boards approved the project and found interested members to represent their co-op on an advisory committee in early May 1988. The Board of the Winona Housing Co-operative, which was one of the three seniors' co-ops originally sought as participants, however, did not discuss the project until the end of May and then decided not to participate (because a similar study involving a Ph.D. student was already underway there).

Field work was begun at the Stanley Knowles and Beech Hall Co-ops in June 1988, while Parkview House Co-operative Inc., located in North York, was contacted as a possible substitute for the Winona Co-op. The Board of Directors at Parkview House met and approved the co-op's participation early in July 1988 and field work began there immediately following an initial meeting with our contact person for the study.

Response Rates

Close to half (47.4%) of the households selected for participation in this study completed personal interviews, making the response rates at all three co-ops excellent. (See Table 1, Chapter One.)

Each co-op was approached in an individualized manner, according to the preferences and concerns of our contact member in the co-op. At the Stanley Knowles Housing Co-op, the provision of a membership list with names and phone numbers allowed co-op members, 65 years of age or older, to be contacted by phone to set up convenient appointments for the interviews. Of the 69 households containing seniors, 33 completed interviews for a response rate of 47.8%

At the Beech Hall Housing Co-op, members were contacted in person at the co-op by the interviewers. Of the 127 households in the co-op, 61 completed interviews, for a response rate of 48.0%.

At the Parkview House Co-op, members were first informed of the study by our contact person in the co-op and then, if willing to participate, contacted by the interviewers. Of the 89 households in the co-op, 41 completed interviews for a response rate of 46.1%.

Reliability of Survey Results

Quantitative and qualitative data combined help us make sense of survey results and assess the representativeness of the sample compared to the population of seniors' co-op residents as a whole.

The presentation of quantitative survey data can take two forms: descriptive and inferential. Descriptive data are factual, involve no projections and, therefore, no degree of uncertainty.

For example, statements about what the "respondents" said are descriptive.

Whether the opinions of the respondents are representative of the rest of the members of their co-op, however, are inferences which can be judged by the sampling and survey techniques employed. Statements are inferential when they suggest that the responses of those interviewed are representative. Given the size of the co-op populations studied and the proportion of members participating in the survey, inferential statements have a degree of uncertainty in the range of +/-4% at a 95% confidence level for the three co-ops combined.

Inferences produced from sub-samples, however, have larger margins of error. Consequently, the degree of uncertainty for the various individual co-ops are +/-6% for Beech Hall, +/-8% for Parkview House, and +/-9% for the Stanley Knowles Co-op (based on a 95% confidence level). While these degrees of uncertainty may seem high, they take into account the possibility that those who could not be reached and those who declined to participate in the study may have experiences and views that diverge from those who were available and willing to be interviewed.

APPENDIX 2: SENIORS' HOUSING CO-OP QUESTIONNAIRE

Sanford Associates

COMMUNITY PLANNING AND SOCIAL RESEARCH

505 Glen Park Avenue
Toronto, Ontario
M6B 2E9

(416) 787-2169

QUESTIONNAIRE

CO-OPERATIVE HOUSING AS A NEW LIFE STYLE OPTION FOR SENIORS

Hello. My name is _______________. I'm conducting interviews with members of your Co-op for a study by Sanford Associates. You probably received a flyer about the study already. The study is examining how well seniors' co-ops are meeting the expectations and needs of their members. Your opinions about living in this co-op would be very helpful.

All the information you provide will be kept strictly confidential. Your name will not be recorded.

The interview will take about 30 minutes and your participation would be greatly appreciated. Are you willing to answer a few questions now?

(IF YES:) Thank you, may I come in?

(IF NO:) If this is a bad time for you, can I come back at another time that will be more convenient? (IF YES, RECORD WHEN TO COME BACK.)

(IF REFUSED:) Okay, goodbye.

BEGIN BY RECORDING: INTERVIEWER'S NAME____________________________
DATE______________ STARTING TIME________ TIME COMPLETED____________
NAME OF CO-OP____________________________________FLOOR NUMBER_________
APARTMENT IS WHEEL-CHAIR ACCESSIBLE: 1) YES 2) NO

PART 1: HOUSING CHOICE AND SATISFACTION:

I would like to begin by asking you about the co-op and the place you lived before moving here.

1. How long have you lived in this co-op? ________(YEARS)

2. Where did you live before moving here?

1) CITY OF TORONTO
2) SUBURBS OF TORONTO
3) SMALL TOWN OR RURAL ONTARIO
4) OTHER (SPECIFY)__________________________

3. What type of housing did you live in before moving here?

1) CO-OP
2) OWN HOUSE
3) RENTAL APARTMENT
4) CONDO
5) PUBLIC HOUSING (MTHA)
6) MUNICIPAL NON-PROFIT (CITYHOME)
7) SENIORS' HOUSING
8) OTHER (SPECIFY)__________________________

4. (SKIP TO QUESTION 5 IF THEY OWNED OR RENTED A HOUSE.) What type of building was that? (PROBE: Was it a high-rise or a townhouse?)

0) HOUSE
1) HIGH-RISE
2) LOW-RISE OR WALK-UP
(3 STOREYS OR LESS)
3) TOWNHOUSE
4) OTHER (SPECIFY)__________________________

5. How many bedrooms were there (in your house or apartment)?

0) BACHELOR 1) ONE 2) TWO 3) THREE 4) FOUR OR MORE

6. Can you tell me what you liked most about your former house or apartment? (PROBE FOR 2 RESPONSES: Anything else?)

1) LOCATION
2) FAMILY/FRIENDS
3) PRIVACY
4) QUIET
5) THE GARDEN
6) MEMORIES
7) OTHER (SPECIFY)__________________
____

7. What reasons did you have for moving out? (PROBE FOR 2 RESPONSES: Any other reasons?)

1) TOO DIFFICULT TO KEEP UP
2) COST TOO MUCH
3) PLACE WAS TOO BIG
4) LOSS OF PARTNER/SPOUSE
5) FAMILY MOVED AWAY
6) EVICTION
7) OTHER (SPECIFY)__________________
____

8. What led you to move into this building? (PROBE FOR 2 RESPONSES: Any other reasons?)

1) AFFORDABILITY
2) LIKED THE IDEA OF A CO-OP
3) LIKED THE IDEA OF LIVING WITH OTHER SENIORS
4) FRIENDS LIVED HERE
5) LOCATION
6) OTHER (SPECIFY)____________________

____

____

____

9. In general, how satisfied would you say you are with living in this co-op? Would you say you are:

1) very satisfied
2) satisfied
3) somewhat satisfied and somewhat dissatisfied
4) dissatisfied (IF DISSATISFIED, GO TO QUESTION 11
5) very dissatisfied FIRST, THEN BACK TO QUESTION 10)

10a. What do you like most about living here? (PROBE FOR 2 RESPONSES: Anything else?)

1) PRICE/COST/AFFORDABILITY
2) SOCIAL LIFE/MAKING FRIENDS
3) LOCATION/ACCESS TO SERVICES
4) OTHER (SPECIFY)______________

____

____

10b. Why? (PROBE: Is this different from where you lived before?)

____

____

____

11a. What do you dislike most about living here? (PROBE FOR 2 RESPONSES: Anything else?)

1) MEETINGS
2) LOCATION/NEIGHBOURHOOD
3) THE BUILDING
4) OTHER (SPECIFY)______________

____

____

11b. Why? (PROBE: Is this different from where you lived before?)

____

____

____

12a. Do you think your life is different here than it would be in some other type of housing?

0) NO (GO TO QUESTION 13) YES

12b. How do you think it is different?____________________________

____

____

____

13a. How satisfied would you say you are with the design or layout of your apartment? Would you say you are:

1) very satisfied
2) satisfied
3) somewhat satisfied and somewhat dissatisfied
4) dissatisfied
5) very dissatisfied

13b. Why? (PROBE: What do you like/dislike most?)____________________

14a. How satisfied would you say you are with the design or layout of the building as a whole?

1) very satisfied
2) satisfied
3) somewhat satisfied and somewhat dissatisfied
4) dissatisfied
5) very dissatisfied

14b. Why? (PROBE: What do you like/dislike most?)____________________

15a. How satisfied would you say you are with the neighbourhood?

1) very satisfied
2) satisfied
3) somewhat satisfied and somewhat dissatisfied
4) dissatisfied
5) very dissatisfied

15b. Why? (PROBE: What do you like/dislike most?)____________________

16. Do you have any problems getting around inside the co-op?

0) NO IF YES, DESCRIBE:____________________

17. Do you have any problems getting around outside the co-op?

0) NO IF YES, DESCRIBE:____________________

18. Does this co-op have any special care facilities or community services, such as meals on wheels or visits from a public health nurse?

0) NO IF YES, DESCRIBE:____________________

19. Are there any special care facilities or services that you would like to have in the co-op that you don't have now?

0) NO

IF YES, DESCRIBE:

PART 2: CO-OP MANAGEMENT AND PARTICIPATION

Now I would like to ask you about the management of the co-op and your participation in meetings or committee work within the co-op. Your opinions and answers will be kept strictly confidential.

20. Do you feel that you have an adequate say in how the co-op operates?

0) YES

IF NO, ASK: Why not?

21. Were you involved in the founding or planning of this co-op?

0) NO (GO TO QUESTION 22)
IF YES, What was your role? (PROBE: What did you do?)

22a. Have you ever been a member of any of the co-op's committees?

0) NO (SKIP TO QUESTION 23)
IF YES, ASK: What committee or committees were these? (LIST)

22b. Can you describe your role on these committees? (PROBE: What did you actually do? Did you feel effective?)

23. How often would you say you attend the co-op's general meetings? Would you say you attend these meetings:

1) always
2) usually
3) sometimes

(IF ALWAYS OR USUALLY, GO TO QUESTION 25)

4) rarely
5) never

24a. (IF SOMETIMES, RARELY OR NEVER, ASK:) Can you tell me why you don't go to these meetings more often?

1) POOR HEALTH OR DISABILITY
2) TOO BUSY WITH OTHER THINGS
3) LACK OF INTEREST
4) OTHER (SPECIFY)

24b. Is there anything that you can think of that might encourage you to attend these meetings more often? (PROBE: Any issues you would like to see addressed?)

0) NO 9) DON'T KNOW IF YES, SPECIFY________________________________
____

25a. How satisfied are you with the co-op's participatory management structure? Would you say you are:

1) very satisfied
2) satisfied
3) somewhat satisfied & somewhat dissatisfied
4) dissatisfied
5) very dissatisfied

25b. Why? (PROBE: What do you like/dislike most?)________________
____
____
____

26a. Do you foresee any management problems developing because of the aging of co-op members? (PROBE: Will participation in management become a burden as members grow older?)

0) NO 1) YES 9) DON'T KNOW

26b. Why/why not?________________________________
____
____

PART 3: SOCIAL ACTIVITIES

Now I would like to ask you about you social attachments and leisure activities both inside the co-op and outside.

27. In general, how attached would you say you feel towards other people in this co-op? Would you say you are:

1) very attached
2) attached
3) somewhat attached
4) not very attached
5) not attached at all

28a. Do you have friends that you visit within the co-op?

0) NO (GO TO QUESTION 29) YES

28b. How often do you visit with them?

1) EVERYDAY
2) AT LEAST ONCE A WEEK
3) AT LEAST ONCE A MONTH
4) LESS THAN ONCE A MONTH

29a. Do you have friends or relatives that you visit with outside the co-op?

0) NO (GO TO QUESTION 30)
YES

29b. How often do you visit with them?

1) EVERYDAY
2) AT LEAST ONCE A WEEK
3) AT LEAST ONCE A MONTH
4) LESS THAN ONCE A MONTH

29c. Where do they live?

1) IN THE NEIGHBOURHOOD
2) IN THE CITY OF TORONTO
3) IN THE SUBURBS OF TORONTO
4) OTHER (SPECIFY)____________________

30. Which kinds of leisure or free-time activities do you prefer? Would you say that you prefer:

1) private activities, like reading, listening to music and watching television
2) social activities, like playing cards and attending social gatherings
3) both

31a. Have you participated in any kind of organized social or recreational activities in the past year? (PROBE: organized sports, bridge club, etc., either in the co-op or outside?)

0) NO (SKIP TO QUESTION 32)
IF YES SPECIFY TYPE OF ACTIVITY:____
____
____

31b. Was this group/activity inside the co-op or outside?

1) INSIDE THE CO-OP
2) OUTSIDE THE CO-OP

32. Did you participate in organized social or recreational activities when you were younger?

1) YES
2) NO

33a. Have you participated in any organized political, religious or volunteer activities in the past year?

0) NO (GO TO QUESTION 34)
IF YES SPECIFY TYPE OF ACTIVITY:____
____
____

33b. Was this group/activity inside the co-op or outside?

1) INSIDE THE CO-OP
2) OUTSIDE THE CO-OP

34. Did you participate in any political, religious or volunteer activities when you were younger?

1) YES 2) NO

35a. Is there anything that prevents you from participating in more social or volunteer-type activities?

0) NO (GO TO PART 4) YES

35b. What prevents you from participating? (PROBE FOR UP TO 2 RESPONSES)

1) POOR HEALTH OR DISABILITY
2) SHYNESS
3) TOO BUSY
4) LACK OF INTERESTED
5) OTHER (SPECIFY)______________
____
____

PART 4: DEMOGRAPHICS

In order to help analyze the information you have given me, I would now like to ask you some personal questions about your background. Remember, your answers will be kept completely confidential.

36. RECORD RESPONDENT'S SEX AND ASK: What year were you born?

1) FEMALE 2) MALE ________(YEAR OF BIRTH)

37a. Is there anyone else living in your household?

0) NO (SKIP TO QUESTION 39) YES

37b. How many other people live here and what are their relationships to you?

PERSON 1: 1) SPOUSE
2) SIBLING
3) CHILD
4) OTHER (SPECIFY)______________

PERSON 2: 5) SPOUSE
6) SIBLING
7) CHILD
8) OTHER (SPECIFY)______________

38. RECORD SEX AND ASK: What year was he/she born?

PERSON 1: 1) FEMALE 2) MALE ________ (YEAR OF BIRTH)
PERSON 2: 1) FEMALE 2) MALE ________ (YEAR OF BIRTH)

39. What languages do you speak?

1) ENGLISH OTHERS (SPECIFY) ______________________________

40. What country were you born in?

1) CANADA (GO TO QUESTION 42)   2) OTHER (SPECIFY)______________

41. How long have you lived in Canada? __________(YEARS)

42. Are you employed now or retired? (IF EMPLOYED, ASK: Are you employed full-time or part-time?)

1) RETIRED   3) EMPLOYED FULL-TIME
2) EMPLOYED PART-TIME   4) OTHER (SPECIFY)____________________
____

43. What is/was your primary occupation?____________________________

44. What is the highest level of education that you completed?

0) NO FORMAL EDUCATION   4) COLLEGE
1) SOME FORMAL EDUCATION   5) GRADUATE SCHOOL
2) HIGH SCHOOL   6) OTHER (SPECIFY)__________________
3) COMMUNITY COLLEGE/
TECHNICAL SCHOOL

45. Which of the following best describes your primary source of household income:

1) government pension   4) personal savings
2) private pension   5) other (SPECIFY)____________________
3) current employment

46. Which of the following categories best describes your total household income for 1987 before taxes or deductions: (HAND RESPONDENT THE HOUSEHOLD INCOME CARD AND SAY:) Please read the letter in front of the category that fits.

1) A   6) F
2) B   7) G
3) C   8) H
4) D   9) J
5) E   10) K

47. What type of apartment is this? (PROBE: Is it a bachelor or a one-bedroom unit?)

0) BACHELOR   1) ONE BEDROOM   2) TWO   3) THREE OR MORE

48. Do you receive a subsidy to assist you with the rent?

1) YES   2) NO

49. Are you planning to move out of this co-op in the near future?

0) NO IF YES, ASK: Why? (What is your reason for moving?)

CO-OPERATIVE HOUSING FOR SENIORS

Finally, I would like to ask you what you think about co-operative housing for seniors.

50. Do you think this co-op will be able to meet your needs as you grow older?

0) YES 9) DON'T KNOW IF NO, ASK: Why not?

51. What would you change about this co-op if you could?

52. In general, do you think co-op housing is a good idea for seniors?

0) NO 1) YES 9) DON'T KNOW

53a. Would you recommend this seniors' housing co-op to others?

1) YES 2) NO

53b. Why/why not?

54. Is there anything else that you would like to add or comment on about this co-op or about seniors' co-ops in general?

APPENDIX 3: SENIORS' HOUSING CO-OP OBSERVATION SCHEDULE

OBSERVATION SCHEDULE

CO-OPERATIVE HOUSING AS A NEW LIFE STYLE OPTION FOR SENIORS

Observations of behaviour in collective spaces within the co-op should be as unobtrusive as possible. The behavioural data that you collect will supplement the statements of opinion collected during interviews. It is important that your influence on the behaviour of those you observe be kept to a minimum.

1. Begin by briefly observing each collective area within the co-op at different times of the day and make a note of when each area is used most. Plan to spend a total of 4 to 5 hours observing these areas at their busiest.

2. Elevators, hallways and stairwells can be observed as you pass through them and will not require that you sit or stay in them for any length of time.

3. Ask your co-op contact person if there are any scheduled meetings during the field research period that you could attend as an observer. If there is, plan to spend one of your "observation hours" at this meeting.

4. Before you sit down for your first observation period, make sure that you have all the materials you will need (i.e. a hard surface to write on, extra pens or pencils and plenty of paper).

5. Find a place to sit where you are not in the way and where you can see as much of the area as possible. Note that, depending on the design of the co-op, you may have to find as many as six such places in order to observe all the areas listed below.

6. You should feel free to talk to people who ask what you are doing, but try to avoid long conversations which distract you from the task at hand.

7. Whenever you finish an observation period, you should transform your short-hand notes into a typed summary the same day. This is important for several reasons. First, it is absolutely amazing how quickly one day's observations will become blurred with the next. Second, it is even more amazing how quickly one can forget what that little squiggle in the corner was supposed to mean. Third, our memory becomes increasingly selective over time and this is a distortion of information based on our own personal values, rather than on what we actually observed.

Spaces to Observe:

1. entrance
2. mail area
3. lobby
4. co-op office(s)
5. meeting rooms
6. lounge
7. elevators
8. hallways
9. stairwells
10. outdoor sitting area
11. other (specify)

Behaviours to Note:

1. number of people by sex
2. facial expression
3. talking
4. touching
5. walking
6. sitting
7. standing
8. looking
9. reading
10. activity type, e.g. meeting, social club, etc. if relevant
11. other (specify)